Housing, the Capabilities Approach and Life Satisfaction

Thesis

Housing, the Capabilities Approach and Life Satisfaction

Dermot Peter Coates, B.A., M.Econ.Sc

PhD in Economics

2013

R5749730

The Open University

Date of Submission: 12 September 2013
Date of Submission: 12 September 2013
Date of Award: 8 July 2014

ProQuest LLC.
789 East Eisenhower Parkway
P.O. Box 1346
Ann Arbor, MI 48106 – 1346

Acknowledgements

I would to acknowldge the support and patience of my parents, family, friends and Grainne during the course of the past seven years.

I would like to thank my supervisory team, and particularly Paul and Michelle, for their support, feedback and guidance.

I would like to thank the Irish Traveller Movement, the Kildare Traveller Support Group, the Clondalkin Traveller Development Group and the Laois Traveller Support Group for facilitating our fieldwork visits and interviews.

Finally, I would like to acknowledge the study supports provided by the Housing Agency and the Central Bank of Ireland and to acknowledge the support provided by the Centre for Housing Research through their Postgraduate Fellowship scheme.

Happiness is not all that matters, but first of all,
it does matter (and that is important)…

Amartya Sen

The connection between the health and dwelling of the population
is the most important one that exists

Florence Nightingale

Table of Contents

Tables, Figures and Boxes

Thesis Abstract

Thesis Abstract

This thesis examines the relationships between housing, housing satisfaction and quality of life using the capabilities approach developed by Sen and others as a theoretical framework. This approach is used to engage with housing-related themes and as a way of thinking about how housing contributes to quality of life. It also analyses the scope for heterogeneity in these relationships by looking at the housing experiences of migrant communities in Western Europe and the Irish Traveller community. Despite, the growth of interest in the capabilities approach as a way of structuring social science and policy analysis, there is relatively little substantial research that applies the capabilities approach to housing. This is surprising in view of the fact that the neighbourhood in which a person lives and other characteristics of their housing are likely to be associated with their experienced quality of life as well as the opportunities a person has, objectively speaking. Consequently, this thesis is an attempt to address this gap by applying the capabilities approach to the field of housing research.

The thesis is divided into four substantive chapters, each one dealing with a specific aspect of the relationship between housing, housing satisfaction and quality of life. Chapter 2 sets the scene for this study by presenting the results of a critical, broad-based review and summary of the literature with regard to housing, happiness and capabilities. The following chapters build on the foregoing in an empirical context; Chapters 3 and 4 do so primarily with quantitative analyses and Chapter 5 uses a mixed-methods approach including offering some original qualitative research. Chapter 6 summarises what has been achieved and the main contribution of the thesis whilst offering some remarks regarding what might be done in future research and the policy implications of these findings.

Chapter Summaries and Notes

Chapter 1

This chapter presents an introduction and an overview of this thesis, including the objectives of this study and an outline of the thesis structure and content.

Chapter 2

This chapter presents a detailed survey of the literature with regard to housing, happiness and capabilities. This Chapter decomposes housing satisfaction into its constituent elements and presents a synthesised analysis of how each element interacts and ultimately contributes to our satisfaction with housing, the home, and life in general. These elements range from the architectural features and physical characteristics of a dwelling through to neighbourhood and community features, tenure and place attachment. This chapter explores the heterogeneity of housing needs and housing satisfaction and the potential for mismatch between the housing expectations, preferences and experiences of majority populations and smaller, culturally-formed cohorts. This Chapter also surveys a series of conceptual models explaining those economic, environmental and lifestyle factors that contribute to SWB (subjective well-being) and the manner in which housing acts as a mediating variable for a number of factors. This Chapter demonstrates that there are clear connections between the literatures on housing satisfaction and the capabilities approach, that housing makes an important contribution to SWB and that a number of features of our housing and neighbourhoods feed through into SWB via housing satisfaction.

Chapter 3

This chapter examines the relationship between a range of life domains, including housing, and life satisfaction and in so doing, operationalizes some of the themes outlined in Chapter 2. This chapter use an expansive definition of housing which moves beyond just 'bricks and mortar' alone and incorporates themes such as the neighbourhood and community features by decomposing housing satisfaction itself into a range of component features. The operationalization of the capabilities

approach centres on the identification of social indicators in our dataset characterising the 'good life'. These indicators are derived from themes surfaced in the preceding literature review (i.e. the importance of dwelling characteristics, the neighbourhood and, etc.) and are reflective of themes suggested by the capabilities approach with its focus upon freedoms, potentialities and opportunities that people have reason to value (i.e. the potential to access services, to engage in social participation, etc.). These social indicators, then, are combined with allied data on subjective evaluations of respondents own lives and experiences such that this analysis can ask which of these indicators (or derived capabilities) are substantive covariates for SWB and/or housing satisfaction. A series of four hypotheses, centred upon those variables with the potential to shape both housing and life satisfaction, are put forward and their explanatory power is tested using data from the 2007 iteration of German Socio-Economic Panel (GSOEP) longitudinal survey. A series of sequential models are estimated using SWB and housing satisfaction as the dependent variables.

Chapter 4

This chapter examines the importance of housing and the neighbourhood for the QoL of migrant communities in Western Europe using the capabilities approach. This chapter engages with the literature around opportunity structures to understand how such services and structures can mitigate displacement and exclusion; promote participation; and provide mutual support networks which provide valuable opportunities. The scope for asymmetries in SWB and housing satisfaction between migrants and non-migrants is tested using data from the European Quality of Life Survey (EQLS) as is the relationship between residential concentrations of migrants (or ethnically diverse neighbourhoods) and satisfaction. The scope for the characteristics of such communities to impose constraints on the opportunities and choices of minority migrant communities is also explored. The empirical robustness of these themes is explored. Using a series of indices of economic and non-financial resources (i.e. deprivation, services and neighbourhood features) derived from the EQLS

survey dataset, the research presented here examines the extent to which resources and housing satisfaction are distributed asymmetrically between migrant and non-migrant populations.

Chapter 5

This chapter examines the relationship between marginalised communities, capability deprivation and housing, with a specific focus upon the case of the Irish Traveller community. The capabilities approach is adopted as an evaluative tool to examine deprivation across multiple dimensions in a holistic manner where the capabilities approach draws us to look at a number of key themes including culture and identity; autonomy and choice; and opportunities and dependency. The findings presented here demonstrate that horizontal inequality and poverty are a feature of the Traveller community's housing experience and that Traveller housing is a source of a number of spillover effects that add further to their capability deprivation in other spheres. A holistic approach enables us to better understand the inter-relationships across this cluster of issues and suggests possible pathways for future governmental intervention that are not obvious when each individual deprivation is viewed only in isolation.

Chapter 6

This chapter presents a summary of what has been found, the main contribution of this thesis and what this thesis has achieved. This chapter also offers some thoughts on what might be done in future research and the scope for further research to build upon the achievements presented here. Finally, some remarks with regard to the policy implications arising from this thesis, including the role of government intervention, are also presented.

Chapter 2

A conference paper based upon this Chapter was presented at both the ENHR (European Network of Housing Research) International Conference 2008 in Dublin and the HDCA (Human Development and Capabilities) International Conference 2008 in New Delhi. Useful feedback was provided by workshop participants in each case. These papers were presented with the support of the *Centre for Housing Research Postgraduate Fellowship 2007/08*. Furthermore, a paper based upon this Chapter was submitted to *Housing Ireland* and *International Journal of Energy, Environment and Economics* in 2013. The latter article has now been published.

Chapter 3

A paper based upon this Chapter was submitted to the international, peer-reviewed journal *Housing Theory & Society* in 2013. A set of comments and suggested revisions were received from the Editor. The proposed paper has been amended and re-submitted.

Chapter 4

A paper based upon this Chapter was submitted to the international, peer-reviewed *Journal on Migration and Human Security* in 2013. This article has now been published.

Chapter 5

An invite has been received from the Coordinator of the HDCA Indigenous Peoples Thematic Group to submit a paper to a forthcoming special edition of the journal *Oxford Development Studies* (due: 2015).

Chapter 1: Introduction and Overview

Introduction and Overview

The nature of the 'good life' and the essential qualities underpinning life satisfaction have been discussed and refined over millennia with many of history's greatest thinkers contributing to the debate. Aristotle, for instance, put forward the concept of *eudaimonia* where individuals were 'called on to realise their full potentialities in order to achieve a good life' (Diener and Eunkook, 1997). The capabilities approach, too, is concerned with human welfare, potential and happiness. This approach recognises the importance of a person's opportunities (or potential) to 'do' or 'be' and the centrality of these states to each individual's welfare. The capability approach is a key development in our thinking on issues of poverty assessment and policy evaluation. The capabilities approach represents a departure from traditional practice in economics and broadens the scope of our understanding. This approach is not restricted solely to market measures of utility, such as income, and increasingly incorporates the use of non-monetary measures of utility such as self-reported data on happiness or life satisfaction.

How we consider, judge and measure human welfare and its attainment is central to both economic thought and to public policy-making but increasingly economists have come to understand the shortcomings of traditional welfare economics and to recognise the need to better incorporate ideas around behaviour and social choice (Anand et al, 2009). These developments are reflected in the capabilities approach to human economic welfare which recognises the centrality of what a person could do or be to each individual's welfare. The capabilities approach developed by Sen and others recognises the 'multidimensionality of social disadvantage' (Sen, 2003). This approach broadens the scope of poverty assessment to include measures such as education, employment, housing and health and this is increasingly seen in an interdisciplinary literature around the 'human development' paradigm. This is reflected in a more holistic approach to the evaluation of outcomes than traditional welfare economics. The capabilities approach emphasises the importance of the freedom to achieve well-being through what people are able to do within the constraints of the resources at

their disposal. Sen's capabilities approach examines human welfare from the perspective of a person's functionings and capabilities (or actual and potential activities or states of being, respectively) where poverty is defined as a deprivation of capabilities and the absence of the freedoms that people value and have reason to value (Kuklys and Robeyns, 2004; Alkire, 2007).

Sen's (1985, 1992) capabilities approach to the economics of welfare holds that functionings – what a person does or is – can range from the elementary (i.e. to be housed) to the complex (i.e. to participate fully in society) and depend on the resources at their command. According to this approach, capability is the freedom to achieve valuable functionings and a person's total opportunities depend on the set of all functionings they could choose from, given the resources at their command, where these inter-relationships, in turn, imply that a person's opportunity to choose is an important determinant of their own well-being. Indeed, the importance of freedom for well-being is a central tenet of the capabilities approach and informs the distinction between what people are free to do (their capabilities or 'beings') and what they do (their functionings or 'doings') where a person's capabilities are a set of vectors of functionings from which one could be chosen and where freedom references the ability to be an agent of change in one's own life alongside the ability to achieve and to choose (Alkire, 2004; Anand and van Hees, 2005; Anand and Clarke, 2006). This emphasis upon freedom, opportunity and social choice is an important feature of the capabilities approach and as such, the capabilities approach recognises the intrinsic value of choice and affords to choice a 'central position…making its place in well-being and social justice evaluations more explicit' (Robeyns, 2003, Lelkes, 2005).

This work endeavours to draw out the connections between housing, housing satisfaction and the capabilities approach; to operationalise the capabilities approach in the housing research context; to demonstrate the importance of our housing in shaping the opportunities and freedoms open to individuals and communities and the role of housing in enabling individuals to attain a range of other good life desiderata; and to draw out themes and lessons for policy makers based on the foregoing. This is done though three substantive chapters in addition to a wide-ranging survey of

the international literature. Chapter 3 uses survey data to examine the role of a number of housing and community-related themes and attributes, as suggested by the international literature, as covariates for both SWB (subjective well-being) and housing satisfaction in the case of one country (Germany). Chapter 4 examines the distribution of indicators of resources, taken as proxies for functionings, between migrant and non-migrant populations in Western Europe and explores asymmetries in the housing experience, housing satisfaction and SWB of both sub-groups. Chapter 5 examines the importance of housing for the achievement of a 'good life' in the case of marginalised communities and the scope for negative spill-overs from housing policy and implementation to constrain choice and opportunities in other life domains; for the purposes of this work, we focus specifically on the Irish Traveller minority community in Ireland.

1.1 Capabilities, Human Welfare and the Importance of our Housing

The usefulness of wider social indicators such as health outcomes, education levels and employment status have come to be recognised in the emerging literature around the capabilities approach. Dolan et al (2008) have noted that the increased interest in what they term the 'economics of happiness' is reflected in the burgeoning literature in this field and that the evidence suggests that indicators such as 'poor health, separation, unemployment and lack of social contact are all strongly negatively associated with self-reported well-being (SWB)'. Housing has the potential to be another such useful indicator.

Our housing is deeply intertwined with our day-to-day life and well-being but it is more than a mere refuge from the elements. Housing, and the home, provides a forum for interaction with families, friends and neighbours and a place for rest and relaxation. Good quality, safe and adequate housing is critical to our survival. It plays an integral role in promoting, or undermining, not just our health and safety but also, our mental well-being. Housing is also intrinsic to our sense of self-esteem and our perceived control over our surroundings. Such is the centrality of housing to each person's day-

to-day life that it invariably plays an important role in shaping how we see our own lives and our place in the world around us.

The house and home constitutes an emotional warehouse where identity is formed; a place of privacy and refuge; a haven from outside pressures and the prism through which we see and understand the world around us. Housing and the places where we live contribute to our sense of place and belonging and provide a source of social identity and pride. Our housing and neighbourhoods provide a mechanism for attaining, and investing in, our own security and future; for making connections within our communities; and availing of the opportunities and support networks around us. Moreover, the influence and importance of housing is inherently cross-cutting.

The influence of our housing goes beyond mere 'bricks and mortar' considerations but feeds into other good life desiderata and is central to unlocking many aspects of human welfare, potential and opportunities. Good housing, with all that that might entail, overlaps with and feeds into other desirable states including physical and mental health outcomes and the accessibility of employment, education and training opportunities; social and healthcare services and recreational facilities. For instance, our immediate environment is an important determinant of current and future well-being and can have profound negative effects upon both physical and mental health outcomes, interpersonal contact and participation (Hood, 2005; Harker, 2006). Similarly, housing is an important determinant for a range of other capabilities (Volkert, 2006) such that it can enhance, or constrain, our opportunities to access valued services, structures and amenities. The right to housing is fundamental to human flourishing such that a person's functionings are impossible without a place to be (King, 2003).

1.2 Objectives of this Study

Despite, the growth of interest in the capabilities approach as a way of structuring social science and policy analysis, there is relatively little, if any, substantial research that applies the capabilities

approach to housing[1]. This is surprising in view of the fact that the neighbourhood in which a person lives and other characteristics of their housing are likely to be associated with their experienced quality of life as well as the opportunities a person has, objectively speaking. Consequently, this thesis is an attempt to address this omission by clearly outlining the connections between the extant literature around the capabilities approach, housing and housing satisfaction and thereafter, by operationalizing the capabilities approach in the field of housing research.

Specifically, this thesis is concerned with exploring the manifold ways in which housing, in its broadest conception, contributes to SWB and the role of housing satisfaction as a mediating variable for satisfaction with other housing-related factors including, but not limited to, community and neighbourhood, access to services, and opportunities for employment and recreation. Consequently, the chapters that follow endeavour to explore a constellation of themes suggested by the capabilities approach such as how housing shapes the opportunities open to individuals and their communities; enables them to access good life desiderata; to experience lives that they have reason to value; and to participate fully and freely in productive economic activities and the spectrum of normal social interactions.

As part of this research, self-reported data on housing and quality of life are employed in the operationalization of the capabilities approach as per recent developments in the literature (Kahneman et al, 1997; Anand et al, 2005) where such data provides useful measures of experienced utility. To this end, the relationship between SWB and housing satisfaction is modelled in later chapters, even as a range of controls are introduced, and selected asymmetries in this relationship are investigated. Similarly, the role of themes suggested by the capabilities approach – such as opportunities to access services, to participate in local activities, etc. – and the importance of these themes to both housing satisfaction and SWB are also explored.

[1] With some exceptions: see Frediani (2006, 2007, 2008) for work around participatory methods, housing and planning

This is achieved in a number of ways including the employment of self-reported data around assorted aspects of community and neighbourhood features and satisfaction. A number of further concepts from the capabilities approach are also used and developed in later chapters. This approach holds that individuals seek to optimise their welfare and potentialities within the constraints of their own resources and to this end, indices around material and non-financial resources are used in later chapters. Similarly, the importance of freedom, choice and autonomy is also explored here.

The material presented here also endeavours to recognise the role of habituation with, and to, past experienced housing in conditioning expectations (and thus, narrowing the capability set) by means of narrowing the perceived spectrum of available housing outcomes. The importance of this factor is explored, where this is made feasible by the available data. As part of this research, this thesis looks at asymmetries in housing outcomes, particularly in the case of minorities such as migrant communities and marginalised groups. In the relevant chapters, the capabilities approach is used as a framework for evaluating the effectiveness of public policy interventions in developed economies with a view to drawing out some new and interesting themes for policymakers.

1.3 Methodological Approaches

Chapter 2 sets the scene for this study by presenting the results of a critical review and summary of the literature with regard to housing, happiness and capabilities. Thereafter, Chapters 3 and 4 build on the foregoing by positing a series of hypotheses relating, broadly speaking, to the relationship between SWB and housing satisfaction and the determinants of housing satisfaction. In each case, a series of models are estimated to test these hypotheses using two datasets containing an accessible set of variables that are closely related to the author's theoretical interests.

By contrast, the author employs a mixed-methods approach for the purposes of Chapter 5, a case study focussing on the Traveller community in Ireland. These mixed methods combine an in-

depth literature review; the compilation of data on Traveller social outcomes; an analysis of quantitative data on Traveller accommodation options and trends in population and family structures; and finally, qualitative research comprising a set of interviews. The latter was undertaken to gain greater insights into the views of Travellers themselves with regard to the importance of their own housing (and limitations thereon) and how this shaped their capacity to live lives that they could value. The main purpose was to determine whether similar findings would be arrived at (compared with those in Chapters 3 and 4) on the determinants of housing satisfaction and the ways in which this can contribute to SWB more generally.

1.4 Overview of Thesis Structure and Content

Chapter 2 sets the scene for this study by presenting the results of a critical, broad-based review and summary of the literature with regard to housing, happiness and capabilities. This examination of the literature is structured around two primary questions: (i) does housing contribute to our assessments of our own utility (or SWB)? and, (ii) what factors shape our housing satisfaction and how do these feed through to life satisfaction more generally? The literature explored suggests that our conceptualisation of housing and the home goes beyond a purely narrow 'bricks and mortar' definition. Rather, we perceive our housing in more expansive terms and take cognisance of themes such as neighbourhood and the community, access to amenities and services and proximity to opportunities for employment and recreation when evaluating our housing. This Chapter endeavours to decompose housing satisfaction into its constituent elements and seeks to understand how each element interacts and ultimately contributes to our satisfaction with housing, the home, and life in general. The literature review presented in this Chapter also surveys a series of conceptual models explaining those economic, environmental and lifestyle factors that contribute to SWB and the manner in which housing acts as a mediating variable for a number of factors, including community and neighbourhood; tenure expectations; cost; and dwelling deficits.

Chapter 3 endeavours to operationalise the themes outlined in the preceding chapter by means of an examination of the relationship between satisfaction across a range of life domains – from health to housing and from earnings to leisure time – and life satisfaction. Thereafter, this Chapter also applies the capabilities approach to some of the aforementioned key themes in the research on housing and life satisfaction and decomposes housing satisfaction itself into a range of component features. A series of four hypotheses, centred upon those variables with the potential to shape both housing and life satisfaction, are put forward and their explanatory power is tested using data from the 2007 iteration of German Socio-Economic Panel (GSOEP) longitudinal survey. To this end, a series of sequential models are estimated taking, in turn, self-reported well-being (SWB) and housing satisfaction as the dependent variables where the independent variables reflect key themes from the capabilities literature such as what a person can do and their opportunity sets (i.e. social interaction, community engagement, etc.).

Chapter 4 considers the importance of housing and the neighbourhood for the SWB of migrant communities in Western Europe using the capabilities approach. The process of migrating to a new country is often traumatic and can involve feelings of loss, separation and helplessness. Housing and community networks can play a useful role in enabling new arrivals to adjust, to access new opportunities and services and to accumulate social capital but migrants are often more likely to encounter poor quality housing and more limited opportunities than others for a variety of reasons. This Chapter explores whether there are measurable variations in life satisfaction, in general, and housing satisfaction, in particular, between native populations and migrants in Western Europe and whether being a migrant is a statistically significant predictor of these variations. The relationship between residential concentrations of migrants (or ethnically diverse neighbourhoods) and satisfaction is also explored. The reasons for these variations are then explored from the perspective of the capabilities approach by using some of the themes exposited in the preceding chapters. The empirical robustness of these themes is explored using a series of indices of economic and non-financial resources (i.e. material deprivation, access to services and neighbourhood quality). These

indices are derived from the 2007/08 European Quality of Life Survey (EQLS) dataset and are used to estimate a series of models examining the extent to which resources and housing satisfaction are distributed asymmetrically between migrant and non-migrant populations.

Finally, Chapter 5 considers the relationship between marginalisation, capability deprivation and housing, with a specific focus upon the case of the Irish Traveller community. The Irish Traveller community is a small, indigenous ethnic minority group with its own values, language, traditions and customs but they are widely regarded as one of the most marginalised and disadvantaged groups in Irish society. This Chapter utilises the capabilities approach as an evaluative tool to examine deprivation across multiple dimensions where this holistic approach encourages us to see and explore a cluster of issues, including culture and identity; autonomy and choice; and opportunities and dependency. In particular, this Chapter focuses on the development and delivery of housing for this community, including culturally-appropriate accommodation. The scope for housing to contribute to capability deprivation across the Irish Traveller community is also explored where this includes the potential for housing-related spillover effects (or clusters of related deprivations) to undermine other good life desiderata. The Chapter also examines the usefulness of a consultative process to enable Irish Travellers to define their own list of capabilities and priorities with regard to housing and offers a suggested Tool Kit to develop improved accommodation consultations as a potential resource for all stakeholders.

Chapter 2: Housing, Happiness and Capabilities

Housing, Happiness and Capabilities: A Summary of the International Evidence and Models

2.1 Introduction

Our housing is deeply intertwined with our day-to-day life and well-being. It is more than a mere refuge from the elements. Housing, and the home, provides a forum for interaction with families, friends and neighbours and a place for rest and relaxation. Good quality, safe and adequate housing is critical to our survival. It plays an integral role in promoting, or undermining, not just our health and safety but also, our mental well-being. Housing is also intrinsic to our sense of self-esteem and our perceived control over our surroundings and has the potential to directly influence a range of other outcomes from education, to employment to social participation. Such is the centrality of housing to each person's day-to-day life that it invariably plays an important role in shaping how we see our own lives and our place in the world around us. The house and home constitutes an emotional warehouse where identity is formed; a place of privacy and refuge; a haven from outside pressures and the prism through which we see and understand the world around us. Housing and the places where we live contribute to our sense of place and belonging and provide a source of social identity and pride. Moreover, our housing and neighbourhoods provide a mechanism for attaining, and investing in, our own security and future; for making connections within our communities; and availing of the opportunities and support networks around us.

The capability approach is a key development in our thinking on issues of poverty assessment and policy evaluation. This approach takes cognisance of the heterogeneity of individual preferences and a person's 'beings' and 'doings'. This approach recognises the importance of an individual's freedoms and opportunities to choose those functionings which they value from across their capability set alongside the inherent value of autonomy and the value associated with an individual's capacity to choose. The capabilities approach represents a departure from traditional practice in economics and broadens the scope of our understanding. This approach is not restricted solely to market measures of utility, such as income, and increasingly incorporates the use of non-monetary

measures of utility such as self-reported data on happiness or life satisfaction[2]. The usefulness of wider social indicators such as health outcomes, education levels and employment status have also come to be recognised in the emerging literature around the capabilities approach (Dolan et al (2008). Housing is another such useful indicator. The author believes that, by virtue of housing's importance to our everyday life and its scope to influence our happiness, the incorporation of this variable can improve our understanding of how well-being is determined for individuals and can yield useful results for policy-makers, in both low and high-income countries.

The author is particularly interested in exploring the manifold ways in which housing, in its broadest conception, shapes the opportunities open to individuals and their communities; enables them to access good life desiderata; to experience lives that they have reason to value; and to participate fully and freely in productive economic activities and the spectrum of normal social interactions. In this context, we address two primary questions in this exploration of the literature: (i) does housing contribute to our assessments of our own utility (or SWB (subjective well-being))? and (ii) what factors shape our housing satisfaction and how do these feed through to life satisfaction more generally?

2.1.1 Sen's Capability Approach and the Importance of Housing

The nature of the 'good life' and the essential qualities underpinning life satisfaction have been discussed and refined over millennia with many of history's greatest thinkers contributing to the debate. Aristotle, for instance, put forward the concept of *eudaimonia* where individuals were 'called on to realise their full potentialities in order to achieve a good life' (Diener and Eunkook, 1997). Economists have increasingly come to reflect upon the shortcomings of traditional welfare economics and these developments are reflected in the capabilities approach to human economic welfare. This approach recognises the importance of a person's opportunities (or potential) to 'do'

[2] According to Anand and Clarke (2006), economists can use psychometric measures collected in surveys to discuss well-being where this survey data allows the user to identify determinants of life satisfaction such as work and income. However, methodological concerns with regard to self-reporting of subjective phenomena have been expressed.

or 'be' and the centrality of these states to each individual's welfare. Our functionings are those beings and doings that we have reason to value – and can range for the elementary to the complex – whilst our capabilities refer to those combinations of functionings that an individual can potentially achieve. The capabilities approach developed by Sen and others recognises the 'multidimensionality of social disadvantage' (Sen, 2003). The capabilities approach conceives of quality of life with reference to our freedom to achieve and enjoy valuable states and activities (Alkire, 2008) and emphasises the importance of the freedom to achieve well-being through what people are able to do within the constraints of the resources at their disposal. This approach broadens the scope of poverty assessment to include measures such as education, employment and health. These multi-dimensional approaches to the assessment of well-being can be effective in capturing the import of many life domains for human welfare (Anand et al, 2009).

Housing, and housing satisfaction, play an important role in shaping our SWB (or 'happiness') and do so in many ways. In his writings, Sen has referred to survival as the ultimate functioning and the one from which all others flow. For people in both low and high-income countries, it is difficult to conceive of human survival in the absence of access to good quality housing. Housing, however, has the potential to contribute more to human welfare and life satisfaction than to merely provide us with shelter against the elements. Our immediate environment, including the home, is of critical importance in shaping life chances and effects both current and future well-being (Harker, 2006). Housing is not merely an essential precondition for human health and survival but is crucial for a number of different capabilities (Volkert, 2006). Indeed, King (2003) has argued that there is a moral and natural 'right to housing' and that this right may be the most significant right attaching to a person given that *'it acts as the bedrock for all others, in that all rights must be situated'*. In effect, all activities and freedoms, including basic human functions, are situated as they must be done somewhere.

According to King (2003), a distinction must be drawn between statutory 'housing rights' – outlining a person's entitlement under the law – and the more fundamental 'right to housing'. King

has argued that housing is a 'freedom right' such that *'one is not free to perform an action unless there is somewhere where one is free to perform it'*. This takes the form of a fundamental, universal 'right to housing'. This right is non-divisible and superior to mere socio-economic claims and is not dependent upon circumstances and resources. This conception puts the 'right to housing' on a par with the right to property and envisages housing as a fundamental right upon which other activities depend: *'an elemental condition for human flourishing'*.

Housing can restrict our effective opportunities by means of imposing trade-offs. It is oftentimes the largest single item of consumption for most households (Malpass, 2005) and can constrain the resources at our disposal in other walks of life. Alternatively, the location of our housing and its proximity to valued services, structures and amenities (albeit at a cost) can potentially constrain our opportunities in relation to services, work and play.

Housing can have a direct influence on a range of other life outcomes and has the potential to feed into other good life desiderata, including good health, healthy lifestyles and social participation; this theme is explored in greater detail in Section 2.2 below. The capabilities approach, with its emphasis upon a person's 'beings' and 'doings', can provide a useful theoretical framework for the interpretation and assessment of the nature of housing satisfaction and its implications for life satisfaction and happiness.

2.1.2 'The Good Life', Social Indicators and Subjective Well-being

The international literature recognises a number of alternative approaches to the measurement of our quality of life and an assessment of 'the good life'. The use of information on subjective well-being is one such approach. Subjective well-being measures have gained greater traction throughout the literature more recently. Such measures capture information on subjective experiences and allow us to access people's evaluative reactions to their own lives; 'if a person experiences her life as good and desirable, it is assumed to be so' (Diener and Eunkook, 1997). In this approach, life satisfaction is paramount. The use of subjective well-being data originated in the field of psychology but this has

come to be incorporated into economic research, including the measurement of capabilities (Anand et al, 2009). Increasingly, economists have come to use self-reported data on happiness, or well-being (SWB), an indicator of experienced utility (Kahneman et al, 1997). The capabilities approach recognises a role for 'happiness' in human welfare and research into what makes people happy can provide useful insights into their underlying values and priorities (Sen, 1985).

Such data is a useful measure of our QoL and can act as an indicator of whether we have achieved that which we have reason to value: 'happiness is not all that matters, but first of all, it does matter' (Sen, 2008; Alkire, 2008). Recent research around happiness and subjective well-being has underscored the empirical robustness of the use of such measures in economic research with some contributors advocating that such subjective measures should replace other indicators, such as income, when it comes to the assessing social progress or quality of life: 'if we want to measure the quality of life, it must be based on how people feel' (Alkire, 2008; Layard, 2005). Evaluated life satisfaction is clearly important and intrinsically valuable: to achieve happiness is 'a momentous achievement in itself' (Sen, 2008). As such, evaluated life satisfaction provides compelling data and offers distinct insights into quality of life[3].

Human welfare, however, is multi-dimensional and 'many domains are important for life satisfaction' (Anand et al, 2009). The evidence from the international literature suggests that indicators such as 'poor health, separation, unemployment and lack of social contact are all strongly negatively associated with self-reported well-being (SWB)' (Dolan et al, 2008). Consequently, there is scope to complement subjective well-being data with other measurements of quality of life. Social indicators are a useful alternative approach. These measures relate to social indicators such as heath and crime levels or other such indicators based upon normatively-derived characteristics of a life that is valued and valuable (i.e. to help others, to have access to services). A further, related strand

[3] It must be borne in mind that such measures of satisfaction (or happiness) are often simplistic and can be confounded by contextual and cultural factors: for instance, how different groups or nations interpret and answer such questions. Nevertheless, these measures can go to the heart of how individuals perceive their own circumstances and have increasingly gained traction in economic research

in the use of these social indicators can be found in the deployment of resource measures and indicators of resources.

Individuals endeavour to satisfy their needs and preferences within the constraints of the resources at their disposal. Access to, and control over, resources is certainly an important prerequisite for the achievement of a high quality of life but resources alone are insufficient for the construction of quality of life measures (Alkire, 2008). This insufficiency arises as resources are not intrinsically valuable and are poor proxies for valued states and activities; people's ability to convert resources into valued functionings can and do differ. Nonetheless, indicators of resources – whether money or some particular resource category such as housing or amenities – are highly relevant to the measurement of quality of life Resource indicator-based measures (or indicators of resources) can be used as effective proxies for functionings and in the estimation of capability sets (Alkire, 2008).

Approaches based upon either subjective well-being measures or social indicators will each have their own respective strengths and weaknesses and this is a theme that has already been explored at length in the literature. It is, however, still the case that these measures are 'necessary to evaluate a society...add substantially to the regnant economic indicators' (Diener and Eunkook, 1997) such that each of these categories of variable contains information not elsewhere captured. The foregoing variables (or examples thereof) – and data required to operationalise the capabilities approach – are, generally speaking, available to researchers. Anand et al (2005) have previously identified sets of questions form the British Household Panel Survey (BHPS) that are closely linked to Nussbaum's (2000) checklist of those capabilities that are essential to human flourishing. Similarly, both the German Socio-Economic Panel (GSOEP) longitudinal survey and the European Quality of Life Survey (EQLS) contain variables relating to social indicators such as health, crime and social participation. Such datasets also pose questions with regard to subjective evaluations of satisfaction with many life domains including health, employment and housing.

2.1.3 Social Inclusion, Public Policy Responses and the Capabilities Approach to Welfare

It is increasingly accepted that poverty measures based upon standard monetary indicators will underestimate actual poverty. In response, the capability approach developed by Sen offers an alternative to standard income and expenditure measures by accounting for the heterogeneity of needs among individuals (Kuklys, 2005). This approach recognises the 'multidimensionality of social disadvantage' (Sen, 2003) and broadens the scope of poverty assessment to include non-monetary issues such as education, employment, housing and health[i]. In doing so, the utility measured is not restricted to income but rather is captured by life satisfaction and happiness (and the constituent elements thereof). This approach is increasingly recognised in governmental and multilateral responses to measuring and tackling poverty. For instance, in past research Sen developed a series of basic functionings for the purposes of ranking countries and assessing the veracity of country rankings based solely on GNP per capita. The functionings used included age and gender-specific mortality rates. Many of these measures have come to be incorporated in the United Nations' annual human development (UNHDP) reports since 1990 as that body has adopted some of the central tenets of the capabilities approach (Kuklys and Robeyns, 2004).

Similarly, European Union (EU) member-states have sought to develop coordinated, multi-annual National Action Plans for Social Inclusion (NAPS) with a specific focus upon measuring, and improving, QoL across the bloc. These plans constitute the contribution of each member-state to the EU-level 'Report on Strategies for Social Protection and Social Inclusion'. This commitment to social inclusion is framed within the broader EU policy commitment to greater social cohesion and the NAPS reflect broader EU objectives. At the European Council in Lisbon (2000), it was agreed that the member-states would work towards the eradication of poverty and social exclusion and to this, would co-ordinate policies and practice for combating these phenomena. At the EU-level, the continued monitoring of both economic and social performances of member-states is considered fundamental in order to identify lagging regions and consequently developing policy and programs that will achieve socio-economic convergence and target inequality. The improvement of Quality of

Life (QoL) is included among the principal objectives of the EU's Sustainable Development Strategy. At the Barcelona Conference of EU member-states there was a call for the establishment of "a system of local and regional indicators of the quality of life to inform policy makers" (Committee of the Regions, 1999).

The most recent National Action Plan for Social Inclusion, 2007-2016 unveiled by the Irish Government (Government of Ireland – Stationery Office, 2007), for example, noted the importance of building an inclusive society and pledged increased resources to critical social services and infrastructure in a number of areas, including housing. This plan sets out a commitment to building and supporting sustainable communities and this commitment is underpinned by a number of high-level goals focussing on selected themes such as housing, health and the integration of migrant communities. In terms of housing, the core objective articulated here is to 'enable every household to have an affordable dwelling of good quality, suited to its needs, in a good environment, and, as far as possible, at the tenure of its choice'. The report commits Ireland to delivering high quality housing for those who cannot afford to meet their own needs and to meet special housing needs for vulnerable communities, including the homeless, the elderly, people with disabilities and Irish Travellers.

The rest of this chapter is structured as follows. Section 2.2 provides an outline of overlaps in the international literature regarding housing, housing satisfaction and life satisfaction (or SWB) including a discussion on the evidence relating to self-reported housing satisfaction and life satisfaction and the connections between housing satisfaction and the capabilities approach Section 2.3 outlines a decomposition of housing understanding and sets out a summary of the international literature with regard to the importance of such factors as structural conditions, neighbourhood features and amenities and belonging. The scope for heterogeneity in housing satisfaction amongst culturally-formed groups, with a particular focus upon migrant communities, is presented in Section 2.4 alongside a discussion of those factors with the potential to influence housing outcomes and

satisfaction for migrant communities. Summary and concluding comments are presented in Section 2.5.

2.2 Housing, Housing Satisfaction and Quality of Life

The capabilities approach underscores the potential of an individual, or a community in the case of agency goals, to optimise their welfare by means of the freedom to choose from amongst available and valued states of being. Human welfare, however, is inherently multi-dimensional with many life domains contributing to our satisfaction with the life we can lead. This chapter endeavours to answer the first question posed earlier: (i) does housing contribute to our assessments of our own utility (or SWB) and if so, how? The following discussion draws out the interactions in the international literature regarding housing, housing satisfaction and life satisfaction (or SWB). This includes a discussion on the evidence relating to self-reported housing satisfaction and life satisfaction and the connections between housing satisfaction and the capabilities approach.

2.2.1 Connections between the literatures on Housing Satisfaction and the Capabilities Approach

Sen's capabilities approach examines human welfare from the perspective of a person's functionings and capabilities (or actual and potential activities or states of being, respectively) where poverty is defined as a deprivation of capabilities and the absence of the freedoms that people value and have reason to value (Kuklys and Robeyns, 2004; Alkire, 2007). Capabilities reflect 'the person's freedom to lead one type of life or another' (Sen, 1992). These encompass many potential states of being and represent our opportunity to achieve valuable functionings and the freedom to live a life that one has reason to value. These valuable functionings are cross-cutting and multi-dimensional and will embrace many different life domains. Nussbaum (2000) has put forward a checklist of those capabilities that are essential to human well-being and flourishing. This 'list' spans ten headline capabilities categories ranging from *Life* to *Control over Environment.* Each of the headline capabilities categories incorporates a diverse range of constituent capabilities. Nussbaum identifies *Bodily Health* as a capability and includes 'being able to access to adequate shelter' as one dimension of that very

capability. King (2003) has argued that Nussbaum's functional capabilities are situated functions which require a place to be. In other words, these capabilities must be situated in order to become operative such that housing can be seen as fundamental to human flourishing and provides the means for guaranteeing capabilities such as good health.

The notion of the applicability of one single 'list' of capabilities to all societies and systems has been controversial. Sen has advocated against the specification of a single list of basic capabilities and advocates developing capabilities based upon local ethical and political considerations (Gigler, 2005). Nevertheless, Nussbaum's list provides a useful high-level account of the main substantive capabilities. The importance of housing to human flourishing is recognised here.

Housing and the home are central to our day-to-day lives and the influence of housing is inherently cross-cutting with the potential to feed into other good life desiderata. Our housing can also have a direct influence on a range of other life outcomes including opportunities for social participation and the accessibility of employment, education and training opportunities; social and healthcare services and recreational facilities. Housing, then, can play an important role in facilitating many valued functionings, including a number of those states and activities outlined in Nussbaum's checklist: from good health to employment and from control to dignity and self-respect.

2.2.1.1 Housing, Survival and Good Health

An individual's capabilities and functionings can range from the elementary to the complex. It should be clear at the outset, however, that these potential states of being will include some essential prerequisites such that all capabilities are not created equal. Rather, and from a purely mechanistic perspective, there must be a hierarchy of capabilities. It is difficult to conceive that an individual could achieve a range of states (or could do so optimally and for a prolonged period) – 'being able to participate effectively in political choices'; 'being able to laugh, play and enjoy recreational activities'; 'being able to have pleasurable experiences' – without first satisfying some basic human needs. These needs include 'being adequately nourished', where such a state is a

prerequisite for all that follows. Housing is another such fundamental need. 'Being adequately sheltered' is essential to human well-being. Sen has referred to survival as the ultimate functioning and the one from which all others flow. Human survival is critically dependent upon access to safe and adequate shelter. We can say then that the freedom to access good quality housing and to live in safe and accessible communities is, generally speaking, a state that is valued by all. Indeed, it would be a very odd conception of happiness, well-being and 'the good life' which did not ascribe some inherent value to the home, refuge and shelter.

Similarly, it is difficult to conceive of an understanding of human happiness and well-being where good health is not of paramount importance. Health is, of course, an important determinant of SWB. Having the ability to enjoy good health, including reproductive health and nourishment, is recognised as essential to human flourishing in the emergent capabilities literature (Nussbaum, 2000). The relationship between self-assessed health to SWB is reflected in the international literature around happiness, psychology and public health (Anand et al, 2009; Noymer and Ruppanner, 2009; Hamer and Stamatakis, 2010). This latter relationship is also borne out in the research presented in a later chapter of this thesis (see: Chapter 3). Housing, in turn, can exert direct, and indirect, influences upon an individual's health and can do so in myriad ways. For instance, being protected from dangers to one's health is dependent upon the standard of one's housing and this is true for individuals in both low and high-income settings.

Housing has been found to be one of most important predictors of health and to be a central aspect to any consideration of welfare outcomes given its role in everyday life, security and health (Kemeny, 2001; Department of Health and Children, 2010). Recent research has found that the built environment can have profound negative effects upon both physical and mental health outcomes, and can magnify health disparities so that these effects are most pronounced for ethnic minority groups and low-income communities. Unsafe, poorly-serviced and dilapidated private and urban spaces have been found to contribute to unhealthy lifestyles by discouraging physical activity and recreation (Hood, 2005). Our immediate environment, including the home, shapes our life

chances and effects both current and future well-being (Harker, 2006). Poor housing is strongly associated with a greater likelihood of poor health, including respiratory and heart diseases, with self-rated health in adults being significantly affected by the experience of poor quality housing in childhood (Blackburn, 1990; Marsh et al, 2000).

2.2.1.2 Housing, Employment and Social Engagement

There are, however, some further considerations to be borne in mind. Housing has functions that go beyond guaranteeing survival and health. Sen (1983) has characterised poverty as means 'not sufficient to obtain the minimum necessities for maintaining physical efficiency or survival' but people will have a reasonable need for further amenities that are not strictly necessary for survival but that are determined by personal taste and social norms. In other words, although housing is essential to survival, it plays an important role for many other valuable functionings across the life-cycle. The house and home is an important place throughout the course of our lifetimes. Porteous (1976) has argued that the home provides people with a range of life satisfactions, including identity and security. The growing interdisciplinary literature around the capabilities approach increasingly recognises the importance of housing to the 'good life'. The ability to access good quality housing provides a variety of important methodological insights and is crucial for a number of different capabilities (Volkert, 2006). Lelkes (2005) found that the most commonly used measures of well-being (labour market participation, health, housing and social relations) did significantly influence life satisfaction. In the case of housing specifically, it was observed that both neighbourhood safety and the quality of one's accommodation correlate strongly with life satisfaction.

Unsafe or poor-quality urban spaces have been found to contribute to violence and reduced interpersonal contact and participation by discouraging recreation and encouraging social isolation (Hood, 2005). Housing quality also relates to other capabilities such as the ability to live without shame and to meet friends without losing self-respect. The psychological, emotional and economic importance of the house and home is intimately tied into the immediate, surrounding residential

environment and the neighbourhood too plays an important role in shaping our social interactions and relationships. The neighbourhood contributes to our SWB through health, friendship and work (Sirgy, 2012) and an individual will endeavour to optimise their own happiness by choosing to live in a neighbourhood with good access to public services and employment, prospects for career advancement and good schools (Michaels, 1997). Indeed, a key aspect of our housing decision is the comparison of the bundle of amenities, including employment, offered by each prospective location (Blomquist, 1998).

2.2.1.3 Housing, Control, Self-Esteem and Social Status

Housing, and in particular the ownership of housing stock, plays an important role in the enhancement of self-esteem and in the provision of a sense of control over one's immediate environment. Homeownership has previously been found to make a major contribution to overall life satisfaction by conferring a higher social status: the belief that 'one has made it'. Homeownership also acts as an effective means of communicating this status (Saunders, 1990). Support for homeownership, particularly in the case of low-income households, has generally been predicated upon a belief in the social benefits of homeownership (Rohe and Stegman, 1994). Consequently, much of the international research suggests a connection between housing and homeownership with life satisfaction, self-esteem and a perceived sense of control over one's own life. Rakoff (1977) has found just such a relationship between self-esteem and housing. This has been attributed to the higher social status afforded to owners, at least in some economies. The homeowner's property and its attendant features are 'seen as an indicator of personal status and success, both one's own and others'. Moreover, homeownership is also believed to give people a greater sense of control over their own housing. Homeowners have more control over who enters their property and over the décor when compared to renters. By extension, ownership is perceived to contribute to a greater sense of control over life generally (Rakoff, 1977; Rohe and Stegman, 1994).

The acceptance of the strength of this relationship between homeownership with self-esteem and control is not, however, uniformly held. Rosenberg (1979) has previously developed a model of how factors such as homeownership could shape self-esteem. This model is based upon three principles: reflected appraisals, social comparison and self-attribution. This suggests that how we are seen by others and how we see ourselves compared to others are important factors. The research, however, does suggest that self-esteem is shaped in early life and that our view of ourselves is inflexible is later life; homeownership may not be sufficient to influence self-esteem. Rohe and Stegman (1994) found that although low-income homeowners do experience an increase in self-esteem or sense of control, it was not statistically significant. Nevertheless, the authors also found that under direct questioning most respondents reported that owning their own home made them feel better about themselves and increased their sense of control over their lives albeit that the enhancement of self-esteem and sense of control were gradual.

The same researchers also found that low-income homeowners experience a significant and rapid increase in life satisfaction where 'ownership had the strongest association with life satisfaction...it was more important than the other demographic variables in the equation'. Rohe and Stegman (1994) also identified a significant relationship between housing conditions (quality) and housing amenities, self-esteem and life satisfaction for all households: 'those who rated their units in better condition, regardless of whether they were owned or rented, reported higher levels of self-esteem and life satisfaction'. These findings are consistent with many other studies in the international literature (Sirgy, 2012; Zebardast, 2009; Davis and Fine-Davis, 1991). The international evidence also suggests that homeownership and improved housing conditions influence other aspects of one's life such as health and social participation.

Finally, there are ongoing debates around the dualism of legal and illegal (or public versus private) urban settlements and housing in Latin America, Asia and Africa (Varley, 2002). These debates have tended to consider the importance, or otherwise, of property titling, tenure legalisation (or regularisation) and the role of the latter when it comes to security of tenure. In her own work in this

field, Varley has used the case of ejido lands[4] in Mexico to draw out some key themes. She has found that private sales contracts or, perhaps more importantly, the regularisation and servicing of ejido lands (purchased by residents) by public agencies – including the issuing of title to the 'new owners' – improves security of tenure and encourages residents to improve their own housing, if and when they can afford to do so[5]. As De Soto (1989) had previously noted: '...the greater the security, the greater the investment and vice versa'.

Varley has found that the positive aspects of tenure regularisation include security of tenure and with it, a sense of control and protection: 'titles and a public record of ownership can help beneficiaries of legalization resist attempts to dispossess them of their property' (Varley, 2002).

2.2.1.4 Housing, Wealth Accumulation and Security

Housing is the largest single consumption item in most people's lives and will be considered by buyers to be more than a mere asset purchase. The purchase of a house can be viewed simultaneously as both a home – a particularly important place – and a tool for financial investment. In the case of the latter attribute, a house can thus act as a mechanism for wealth storage and transmission and as an implicit provision of future household security. Malpass (2005), using similar reasoning, has referred to the process of purchasing a house as a mechanism for the accumulation of equity over a lifetime. A broad constellation of factors can potentially affect the economic valuation of a house; these include the features and quality of the dwelling; the comparative value of houses in a locality; the cost of living and taxation; the availability of employment; and the provision of services in the neighbourhood. These relationships, in turn, imply that an individuals' housing decision and the perception of the value of a selected house is not determined solely by the dwelling alone. The housing decision, and the price payable, is reflective of satisfaction with both the dwelling and satisfaction with the features of the prospective neighbourhood and locale.

[4] Lands granted to rural communities in Mexico where the sale of such land is prohibited but which, nonetheless, has provided a major spur to urban growth

[5] In some cases, this can occur where residents do not have formal title to the land but where that believe that they have de facto security of tenure (and associated expectations around official tolerance of their settlement and/or future regularisation)

Housing is an important aspect of welfare economics and the relationship between housing provision and welfare regimes has been explored extensively in the international literature. Kemeny (2001) has argued that housing is an important aspect of any consideration of welfare outcomes given its role in everyday life, security and health. Housing has been presented as a 'one of the four major pillars of the welfare state' albeit a 'wobbly' pillar. The latter characterization has gained currency as housing is often less likely to be publicly-provided relative to health, education and social security: 'the neglect of housing by comparative welfare researchers...indicates the importance of housing to welfare rather than its insignificance'. Ronald (2007) has argued that the emergence of mass homeownership societies can be related to emerging welfare regimes and that 'in a number of society's retrenchment in public welfare provision has increased the focus on homeownership and asset-based welfare self-reliance'.

Housing has been found to play an important role in providing individuals with a sense of security where the latter encompasses a sense of safety and protection from crime; personal economic security; and protection for our standard of living (Mitchell, 2000). Housing, and housing wealth, has also come to play an important role in enhancing the financial security of households and individuals in a number of countries. In such cases, housing has become an important source of retirement savings. It is one of the largest asset classes held by households, particularly for older persons, and it represents one of the main forms of wealth held by individuals (excluding the richest and poorest households)(Apgar and Di, 2005; Hamnett, 1999).

2.2.2 Self-reported Housing Satisfaction and Life Satisfaction

Our house and home plays a variety of multi-faceted roles. It is an individuals' largest single item of consumption, a source of rest and comfort and the place where we experience and share our most intimate feelings and thoughts (Sirgy, 2012). Housing, then, is uniquely positioned to shape our quality of life. A number of international studies have demonstrated that satisfaction with housing and the neighbourhood is a significant predictor of life satisfaction (Davis and Fine-Davis, 1991;

Dukeov et al., 2002). This relationship between self-reported housing satisfaction and life satisfaction has been addressed by a number of contributors to the international literature over many decades. Porteous (1976) has argued that the home provides people with a range of life satisfactions with housing satisfaction feeding into life satisfaction. Peck and Stewart (1984) also found that housing, and housing satisfaction, did influence life satisfaction. In this latter case, the authors observed that housing satisfaction contributes to life satisfaction and that an increase in housing satisfaction was accompanied by a significant increase in overall life satisfaction. The former, in turn, was associated with a diverse series of housing-related themes. These included higher neighbourhood satisfaction alongside structural quality, ownership, space, years-in- residence and lower perceived housing costs.

The above results served to re-affirm earlier findings presented by Carp (1975). Carp argued that housing and housing satisfaction plays a particularly important role in the life satisfaction and morale. This research also demonstrated that the act of moving to improved housing can have a positive impact on life satisfaction, particularly in the case of older residents. The author noted that moving to new accommodation has the potential to improve both housing and life satisfaction, particularly where the new living environment is modern, high quality and facilitates inter-personal interaction. The research attributed these improvements to a variety of factors, including a greater sense of independence, security and safety. Similarly, the study found that an improvement in life satisfaction was also accompanied by a rise in morale with 'movers' likely to be more optimistic about the future and more confident. Carp also found that these effects were not a 'honeymoon' reaction but rather, that movers continue to be happier and better satisfied.

When considering the relationship between housing satisfaction and life satisfaction, however, it is important to note the importance of cultural norms (see below for a more detailed exposition). Context and cultural factors are important considerations in shaping satisfaction. In other words, it is reasonable to assume that households living in different regions and in very different housing and social conditions can attain similar levels of life satisfaction. This seeming anomaly arises because

any evaluation of the various domains of one's own life, and satisfaction or otherwise with these domains and life in general, must necessarily occur within a given context. This implies that conditions that may be acceptable in one society, and from which households might derive satisfaction in said society, may be wholly unacceptable in another. This phenomenon – referred to as the paradox of actual versus perceived life conditions (or 'the independence of satisfaction ratings from objective conditions') – has been discussed by Oswald et al (2003).

The latter research considered the case of two distinct rural regions in Eastern and Western Germany. This study found comparable levels of perceived life satisfaction in spite of significant differences in the quality of objective living arrangements, conditions of the home (including quality of amenities) as well as for neighbourhood and community environments. For instance, the study showed that both homeownership rates and the number of rooms per occupant were significantly higher in the West. One possible explanation advanced by the authors for this paradox is the concept that that people can and do adapt to different objective living conditions to sustain their level of well-being. Similarly, it is reasonable to assume that satisfaction with objective living conditions is heavily influenced by preconceived ideas of what good living conditions would entail. To this end, these authors found that 'one might emphasise different patterns of objective and subjective predictors for life satisfaction instead of merely juxtaposing living conditions' (Oswald et al, 2003).

2.3 Understanding and Decomposing Housing Satisfaction

This chapter endeavours to answer the second question posed earlier: ii) what factors shape our housing satisfaction and how do these feed through to life satisfaction more generally? The following discussion draws out the manner in which cultural and contextual factors matter and how these influence housing satisfaction as individuals evaluate their own housing by comparing actual with desired states. The role of habituation and adaptive preferences is also explored here. This chapter also endeavours to decompose housing satisfaction into its constitute elements by looking

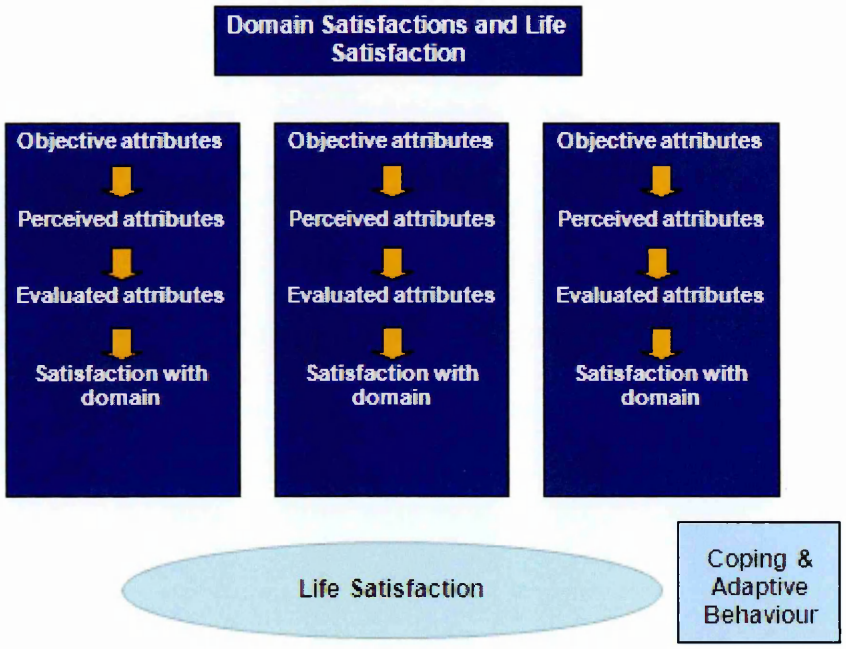
at the international literature around those considerations which feed into housing satisfaction. To this end, we explore those needs which housing meets and identify some of the valued states and activities with which our housing provides us. Finally, this chapter examines the manner in which these states and activities ultimately come to influence SWB and the role of housing satisfaction as a mediating variable for these myriad housing-related attributes.

2.3.1 Normatively-derived Needs and Housing Satisfaction

The importance of the difference between reality and expectations in determining housing satisfaction is a recurrent theme in the international literature on housing and housing satisfaction. Housing satisfaction has been conceptualised as a variable reflecting the gap between households actual and desired (or expected) housing situation (Galster, 1987). This conceptualization puts aspirations and expectations at the heart of housing satisfaction, particular with regard to the importance of tenure. A number of contributors to the international literature around housing and housing satisfaction have concluded that housing expectations and preferences (and thus, satisfaction) are normatively-derived needs (Morris et al, 1976; Galster, 1987, Oswald, 2003). These needs, and what each individual or community comes to value with regard to their housing, are shaped by their experience and by their surrounding cultural and family norms.

Many life domains, including housing, contribute to SWB and our well-being reflects our actual living conditions across a composite of domains including health, economic opportunities and housing (Marans and Couper, 2000; Dukeov et al, 2002). In each case, individuals and households evaluate the objective attributes of each life domain as against their expectations and perceptions for that domain. The results of these internal evaluations feed into satisfaction with said domain, and with life more generally (see Figure 1).

Figure 1: Relationships between domain satisfactions and life satisfaction



Source: derived from Marans and Couper (2000)

Expectations based upon the prevailing culture and trends, in addition to the needs of the household, play an important role in any assessment of housing satisfaction. Each household's satisfaction, or otherwise, with its housing is determined by normatively-derived needs (Morris et al, 1976). This is achieved by means of assessing actual housing outcomes relative to both cultural and family norms (albeit that the former is the primary determinant of satisfaction). These housing norms (or expectations) 'are widely agreed upon in the sense that they apply and are applied at all socio-economic levels'. Family norms refer to the standard that each family seeks for itself and its needs. Cultural norms refer to commonly held expectations regarding an acceptable standard of housing. These expectations cover a wide range of housing attributes from space to tenure to the environs of the home (including neighbourhood features). Such expectations are commonly held but there is still scope for high-level albeit substantial differences, or divergences, from the norm. These divergences exist across class, location, and ethnicity and in the presence of segregation and migrant concentrations. Such divergences are most likely to affect vulnerable groups within society

such as those with low-incomes, the elderly and migrant communities. These norms, however, do change over time and according to Marsh et al (1999) 'over time commonly used indicators of housing deprivation...become increasingly inappropriate'.

These norms allow each household to evaluate its housing to test whether it is in accord some preconceived criteria; where the housing does not meet its normatively derived needs, or the housing does satisfy expectations, a deficit can be said to exist (Morris et al, 1976). In other words, the household will be dissatisfied with its housing. This, in turn, can result in individuals seeking to take steps to alleviate this dissatisfaction by mean of narrowing the gap between expectations and reality. For instance, it has also been found that the presence of these deficits in the case of housing can prompt households to move: the propensity to move is a response to housing dissatisfaction where this dissatisfaction is a response to discrepancies between achieved and normatively prescribed housing (see Figure 4).

Finally, these deficits are not restricted to dwelling characteristics or housing tenure only. Our conceptualisation of our housing is a more expansive concept than mere 'bricks and mortar'. Housing fulfils many needs and thus, our housing has many 'sub-domains' when it comes to SWB where these domains can range from dwelling quality, space and tenure to our surroundings, amenities and the availability of services (Zebardast, 2009).

2.3.1.1 Habituation and Conditioned Expectations

The foregoing suggests that individuals derive their expectations and needs from prevailing cultural norms and that satisfaction, or otherwise, is a function of some comparison of objective circumstances with these expectations (or the evaluation of 'deficits'). This, however, is not the whole story as individuals can become habituated (or adapted) to their circumstances and their preferences and expectations can be conditioned by experience. These dynamics can shape and influence expectations such that an individual can conceivably be rendered satisfied, and achieve utility, at a lower threshold of quality than that sought throughout society generally: 'traditional

underdogs...oppressed minorities...often tend to adjust their desires and expectations to what little they see as feasible...the adjustments have the incidental effect of distorting the scales of utilities' (Sen, 2008).

The expectations and preferences of the individual are conditional upon many factors, including past experience. This process is applicable across many spheres of life, including housing and housing satisfaction. The conditionality of our needs and preferences is s applicable to many states of being. The role of adaptation in this regard is recognised in the literature around the capabilities approach. For housing, as for any other state of being, the lived experiences of any individual, or group, can shape their aspirations around future opportunities with 'those experiencing significant past disadvantage forming lower aspirations' (Burchardt, 2009). Consequently, the process of adaptation can provide a platform for past experiences to influence future choices by means of shaping preferences and expectations. These subjective constraints, then, limit the perceived housing opportunities present in the individual's capability set.

The lived experiences of any individual, or group, come to shape their aspirations around future opportunities with 'those experiencing significant past disadvantage forming lower aspirations' (Burchardt, 2009). The vagaries of adaptation (or habituation to one's own circumstances) ensure the process of choosing available functionings from each individual's capability set will depend on past experiences. This ensures that the full 'menu' of available options and opportunities are not perceived to be part of an individual's capability set because their expectations are conditioned by the experience of growing up in disadvantaged circumstances. Consequently, subjective constraints, such as low expectations, effectively serve to limit a person's capability set. Moreover, the perceived 'menu' influences choice and can also shape preferences (Sen, 1997). For those, who have experienced poor quality housing and/or neighbourhoods during their own childhood, for instance, this experience will continue to influence contemporary individual preferences due to conditioned expectations. These conditioned expectations serve to constrain the capability set by shaping

aspirations and preferences as the individual (or group) come to perceive their housing opportunities and needs as being narrower than they might be.

2.3.2 A Decomposition of Housing Satisfaction

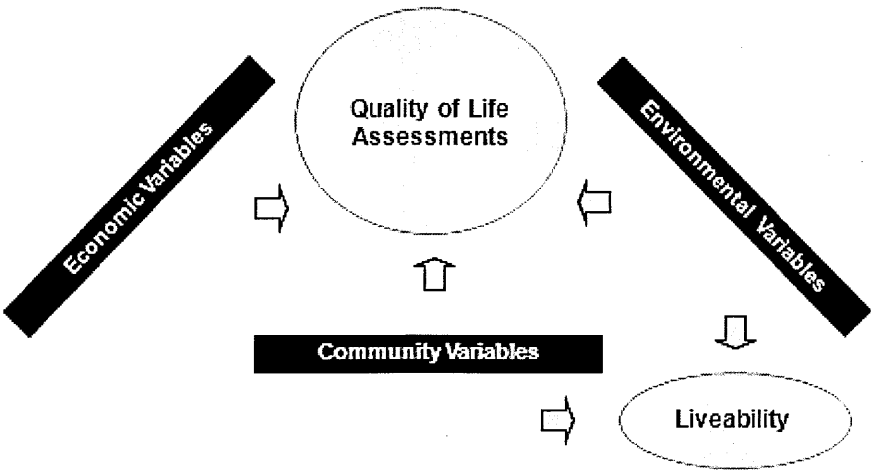
Having considered the role of expectations and normatively-derived needs in the literature around housing and housing satisfaction, we can go further and explore those constituent elements which feed into housing satisfaction and with regard to which individuals, households and communities have expectations and needs when they consider their own housing. Consequently, in the remainder of this section we present the findings of our survey of the international literature as we endeavour to decompose the meaning of housing into its various sub-strata so that we can better understand what we mean by the term 'housing' and those various attributes and themes that contribute to an individual's housing satisfaction.

Our housing is not a static, uni-dimensional concept but rather, our conception of house and home tends to be expansive. The psychological, emotional and economic importance of the house and home is intimately tied into the immediate, surrounding residential environment. We do not conceptualise housing in 'bricks and mortar' terms only. Our housing has many broader attributes and serves to fulfil a diverse range of needs such as meeting a need for place attachment and the provision of an emotional warehouse. When examining the concept of satisfaction with housing and the home, therefore, one must accept that these are inextricably tied into the broader concepts of community and neighbourhood for a variety of reasons. Housing is not consumed in isolation form other aspects of life and our housing can have important meanings to attaching to it and may be an important part of our personal identity (Clapham, 2005).

Many domains contribute to our quality of life, including housing and community (or neighbourhood), where these domains provide us with many valued attributes such as our standard of living; social networks and group relations; and social infrastructure and services (Mitchell, 2000). Housing not consumed in isolation for the surrounding community and neighbourhood and is not

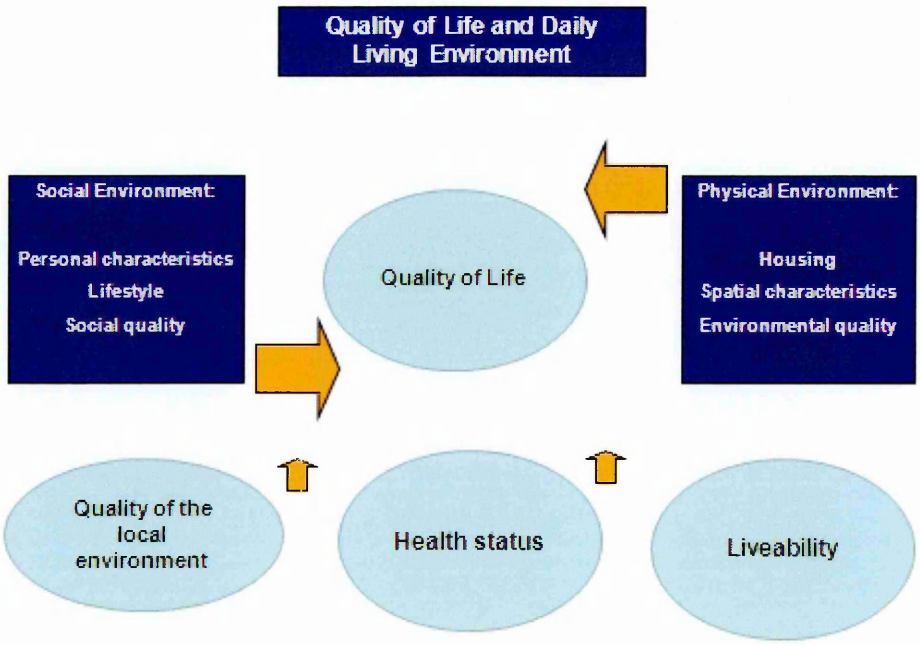
perceived, experienced and evaluated in a vacuum. The social and physical environments we inhabit, including housing, the immediate locale and our communities, shape both housing satisfaction and SWB (Shafer et al, 2000; van Kamp et al, 2003). Liveability is key concern when considering these satisfactions. The liveability of our environments is reflected in our satisfaction with said environments. This satisfaction is multifaceted and embraces a range of environmental domains, including the house, neighbourhood and community. Life satisfaction is the sum of satisfaction with these different environmental domains (van Kamp et al, 2003).

Figure 2: Conceptual model of factors that contribute to quality of life



Source: derived from Shafer et al (2000)

Figure 3: Scheme of the basic elements of quality of life, health and the daily living environment



Source: derived from RIVM (2000)

The evidence from the international research indicates that a broad variety of factors serve to determine an individual's (or a household's) sense of housing satisfaction. These range from the features of the house to neighbourhood quality to cultural expectations fulfilled. Unsurprisingly, given the aforementioned discussion on the relationship between 'deficits' and satisfaction – tenure is another factor which influences housing satisfaction. Familiarity with and attachment to both the dwelling and the local neighbourhood environment have also been found to play an important role in determining housing satisfaction.

2.3.2.1 Decomposing Housing Satisfaction: Tenure, Social Status and Physical Dwelling Characteristics

Deficits between household expectations (or preferences) and actual outcomes achieved can arise in the case of housing tenure. In such cases, a household would prefer a different tenure; generally to be homeowners. These deficits impact negatively upon housing satisfaction as a result of expectations and needs unfulfilled. When considering the importance of tenure, however, it should

be noted that although homeownership is the dominant tenure in many countries and is seen as important, this is not always the case. Owning one's own home may become less important as a person grows older. In the case of older Germans, for instance, it was tenants who were more satisfied by comparison with owner-occupiers (Oswald et al, 2003). The authors speculated that this was potentially attributable to the fact that these older tenants are not responsible for maintaining and fixing the dwelling or because they just perceive greater freedom to leave whenever they want.

A preference for renting may simply reflect a reduced desire to accumulate equity in 'bricks and mortar' (and/or a lesser desire to access the equity accumulated over a lifetime) as one gets older, albeit that the variation identified by Oswald et al may have merely arisen due to the fact that the authors' informants were older persons without positing any implications for the preferences of younger persons. Tenure may be important not merely in terms of status conferred and expectations fulfilled. Differences can also exist in housing quality and features between the tenures with a given tenure being more suitable to a individuals' changing and evolving needs over the lifecycle. Previous studies have identified and examined differences in reported satisfaction with housing characteristics between owners and renters (Lane and Kinsey, 1980). These authors constructed a conceptual model for those demographic characteristics which 'were believed to influence perceived satisfaction through their effects on attitudes'. It was found that each group, renters and owners, have different levels of housing satisfaction with rented dwellings possessing fewer desirable characteristics such as space and amenities.

Much of the available literature assumes that homeownership is the desired or aspired housing situation; this 'aspirational' conceptualization of housing satisfaction leads one to consider homeownership as a key factor in determining housing satisfaction. Homeownership can be said to represent expectations fulfilled. Homeownership has also been found to confer enhanced social status. The hypothesis underlying this concept was borne out by the findings of Diaz-Serrano (2006). The latter estimated that, depending on the country, tenure status might explain a substantial portion of the gap in average housing satisfaction between homeowners and renters. Tenure,

however, was found to be a more important predictive variable in those countries where owner-occupation was the dominant tenure status. In other words, homeownership was more important where this was inherently viewed as the natural state and thus, as an aspiration which people expect to fulfil. The research also identifies the existence of selection effects with regard to homeownership and, perhaps again, reflects a cultural tendency amongst people to buy where possible. These effects occur by means of a market mechanism whereby house prices allow those from a similar socio-economic background to cluster together. This has potential implications for neighbourhood satisfaction.

It is important to bear in mind housing-type when considering the issue of physical dwelling characteristics. Households will seek a housing type, whether a detached house or a mobile home, to meet both their needs and expectations over the lifecycle. According to Diaz-Serrano (2006) individuals living in detached or semi-detached properties, rather than multiple occupancy dwellings, tend to report higher levels of housing satisfaction in each of those European countries examined. Individual's living in different types of dwellings have different preferences for selected housing characteristics; this possibly reflects differences in age and household composition (Lane and Kinsey, 1980). Residents of single-family dwellings and duplexes were found to have had the highest levels of reported housing satisfaction compared to those in other types of housing.

Tenure status, and homeownership in particular, is, then, an important contributor to housing satisfaction by means of fulfilling expectations and conferring social status (at least in some countries). This, however, is not the full story. The actual physical features and characteristics of the dwelling are also influential. Dwelling deficiencies such as a shortage of space, rot, leaky roofs, inadequate heating, or insufficient light exert a negative effect on housing satisfaction in all European countries although housing conditions do not impact solely upon housing satisfaction (Diaz-Serrano, 2006). These deficiencies also negatively impact upon the self-esteem and life satisfaction more generally, of all households, regardless of tenure (Rohe and Stegman, 1994). These transference channels occur via the mediating influence of housing satisfaction. Research in the US

has also identified a similar relationship between structural features, physical amenities and the self-reported satisfaction of renters (James, 2007).

An earlier study undertaken found that factors such as the size of the dwelling, and the psychological value of the home, are widely regarded as important determinants of housing satisfaction for older persons (Jirovec et al, 1984). This research found that four specific characteristics were the key predictors of housing satisfaction. These ranged from tangible and architectural issues to more ephemeral desiderata: modern dwelling standards and features; familiarity; sense of community; and perceived safety. These features were complemented by the presence of central heating, echoing the aforementioned findings of Diaz-Serrano, albeit that their combined predictive power was overshadowed by that of neighbourhood satisfaction. This study further noted that all households, regardless of age or income, prefer safe and secure housing. From a public policy perspective, this findings imply that higher levels of housing satisfaction can be triggered by planned developments that recognise the importance of these factors and in particular, the impact of the neighbourhood environment on housing satisfaction. The latter themes are explored more fully below.

2.3.2.2 Decomposing Housing Satisfaction: Neighbourhoods, Social Interaction and Amenities

Architectural attributes, dwelling characteristics and tenure alone do not fully identify the determinants of satisfaction with one's house and home. The importance of neighbourhood satisfaction cannot be underestimated. Any discussion on the relationship between housing and life satisfaction must take cognisance of more than the technical considerations on the physical standard of a dwelling. We need to incorporate some understanding of the importance of social interactions and the sense of community and accept that one's house and home does neither exists nor can be understood in isolation from the surrounding environment. Satisfaction with one's neighbourhood is determined by both the quality of surrounding houses and the neighbourhood features provided. The latter includes the provision of services, public safety and green spaces. When examining the

concept of satisfaction with housing and the home, therefore, one must accept that these are inextricably tied into the broader concepts of community and neighbourhood for a variety of reasons. Both objective and subjective indicators are required to better understand the relationship between an individual and their local environment; 'a multidisciplinary framework of environmental quality and quality of life is required' (van Kamp et al, 2003). The conceptual model of factors that contribute to quality of life from the human ecological perspective is replicated here (see Figure 2).

It is precisely because housing-related considerations do not exist in a social vacuum that broader issues, including community and neighbourhood considerations, should be explored. Social interactions and the sense of community are important as are a variety of neighbourhood features. A multi-layered framework taking account of the impact upon self-perceived quality of life of both the immediate living environment, and the physical condition of the dwelling, and neighbours and the features of the wider community has been presented in the international literature (Ng et al, 2005). The authors noted that whilst the importance of issues relating to dwelling quality is obvious '...these only scratch the surface of quality of life...'

For most people, housing is of an order of importance exceeding many other issues as housing consumption translates into something inherently unique and intimate: the formation of a home. It is in the home that one finds refuge, rest and satisfaction (Sirgy and Cornwell, 2002). The home, moreover, is the place where people experience their personal relationships and consequently, this ensures that housing and the home affect the quality of their life. This also implies those external features of the neighbourhood – such as crime and the perceptions of crime; the impact of vandalism and intimidation upon perceptions of safety and so forth – can and do shape satisfaction with one's home and ultimately, satisfaction with one's own life.

The development of relationships and the importance of inter-dependence and belonging within the hierarchy of human needs – and as a functioning in the capability framework – means that residents will also reach outside of the home for interaction and social networking. It is in this context also

that social interaction and relationships with neighbours assume a significant importance vis-à-vis housing and life satisfaction. Studies in both the US and Asia, for example, have found that where former slum residents were relocated to new accommodation, they were oftentimes dissatisfied with their new homes due to the absence of sufficient opportunities for social interaction. Good relations with neighbours can have a substantial positive impact upon quality of life but that time and meaningful interaction are required for this form of social capital to form (Ng et al, 2005). Similarly, Sirgy and Cornwell (2002) have noted that the neighbourhood plays an important role in social interactions and affects well-being through a range of channels including the development of friendships.

The foregoing issues have contributed to the development of the concept of neighbourhood satisfaction and satisfaction with this particular domain has been found to affect life satisfaction through its impact upon housing satisfaction. A number of studies have found both neighbourhood and life satisfaction to be positively correlated (Prezza and Constantini, 1998; Parkes et al, 2002). A number of common factors have been found to be likely to lead to neighbourhood dissatisfaction; crime, noise, unfriendly neighbours and high housing densities. Past research in the field of quality of life (Lee and Guest, 1984) has found that several important features of the neighbourhood can contribute to improved life satisfaction via higher neighbourhood satisfaction including local safety, service provision and housing satisfaction. A number of related studies have also found that for elderly persons, housing satisfaction was negatively influenced by perceived neighbourhood safety. These studies also found personal well-being to be affected by health, housing satisfaction and neighbour interaction where the latter was also positively affected by perceived neighbour sociability, underscoring Ng et al's comments regarding the need to build relationships within communities over time. A number of studies have noted the importance of various neighbourhood features to both neighbourhood and life satisfaction.

Finally, one of the recurrent themes in the international literature relates to the value of green and shared spaces. In the course of an examination of the inter-relationship between human, social and

built capital, Vemuri and Costanza (2006) found that shared, natural capital, including green spaces, has a unique relationship with life satisfaction. Kearney (2006) identified the provision of shared and natural spaces as promoting better neighbour relations and higher neighbourhood satisfaction as well as reducing perceptions of overcrowding and high densities. Moreover, the provision of natural amenities and semi-developed spaces such as playgrounds also impacts positively on the economic valuation of any house. In addition to the importance of neighbourhood features in determining housing satisfaction these features, in turn, also feed into SWB. Much of the research in this area again identifies a complex inter-relationship whereby a sense of community and neighbourhood considerations are bound up with housing quality (and perceptions thereof) and ultimately, housing satisfaction.

2.3.2.3 Decomposing Housing Satisfaction: Meaning, Belonging, Place Attachment and the Home

The literature refers to the role of the psycho-social approach in shaping our understanding of the role and meaning of the home by emphasising the psychological importance of people's experience of the home throughout the course of their life. We have an innate psychological attachment to the home and it is the role of this bond as a determinant of well-being which can influence one's ability to feel safe and attached in the home. This attachment, in turn, has implications for those factors that will shape satisfaction with one's home and life (Giuliani, 1991). The home, moreover, provides people with a range of life satisfactions, including identity and security (Porteous, 1976). The personalisation of one's home promotes that very sense of security and identity such that the home has been characterised as an 'emotional warehouse' (Easthope, 2004; Gurney, 2000).

The effect of these emotional and psychological attachments to one's home can be seen in people's economic behaviour. Individuals do not always act as rational economic actors. Their economic decisions can be influenced by other factors such as their attachment to and satisfaction with the home and neighbourhood. This can be seen, for example, in the expenditure incurred as people seek to differentiate their home from other places and on the improvement of the image of their

place-dwelling. Moreover, the fact that people can and do make economic decisions based upon their perceptions of the nature of place impacts upon house prices, homeownership rates and the success or failure of regeneration projects.

Ng et al (2005) have explored the concept of place belonging (or attachment) and have found that this is a powerful source of social identity and pride. This concept is generally territory-based and has been advanced in the environmental psychology literature as being a source of self-identity. These authors have found that a sense of attachment is positively affected by age – potentially reflecting longer, richer experiences – but also by the physical quality of dwellings. According to Prezza and Constantini (1998) the sense of community concept is one of the most important in the field of community psychology and Sarason (1974) has drawn a connection between this sense of community and the concept of belonging. The former can be disaggregated into four distinct but inter-related elements: membership, influence, integration and shared emotional connection.

2.3.3 Housing Satisfaction: A Quality of Life Domain and a Mediating Variable to Subjective Well-being

The international literature suggests that the aforementioned various and disparate concepts and considerations which influence housing satisfaction also shape life satisfaction, more generally. These considerations, from dwelling quality to tenure to neighbourhood features, contribute to SWB and do so through the mediating variable of housing satisfaction. In other words, these considerations impact upon housing satisfaction which, in turn, feeds into SWB. For instance, a number of studies have found both neighbourhood and life satisfaction to be positively correlated and satisfaction with the former has been found to affect life satisfaction through its impact upon housing satisfaction (Prezza and Constantini, 1998; Parkes et al, 2002).

Dwelling deficiencies, housing conditions and physical amenities have also been found to negatively impact upon self-esteem and life satisfaction via the mediating influence of housing satisfaction (Rohe and Stegman, 1994; Diaz-Serrano, 2006; James, 2007). Similarly, Peck and Stewart (1984) also found that housing, and housing satisfaction, influenced life satisfaction. In this case, the authors

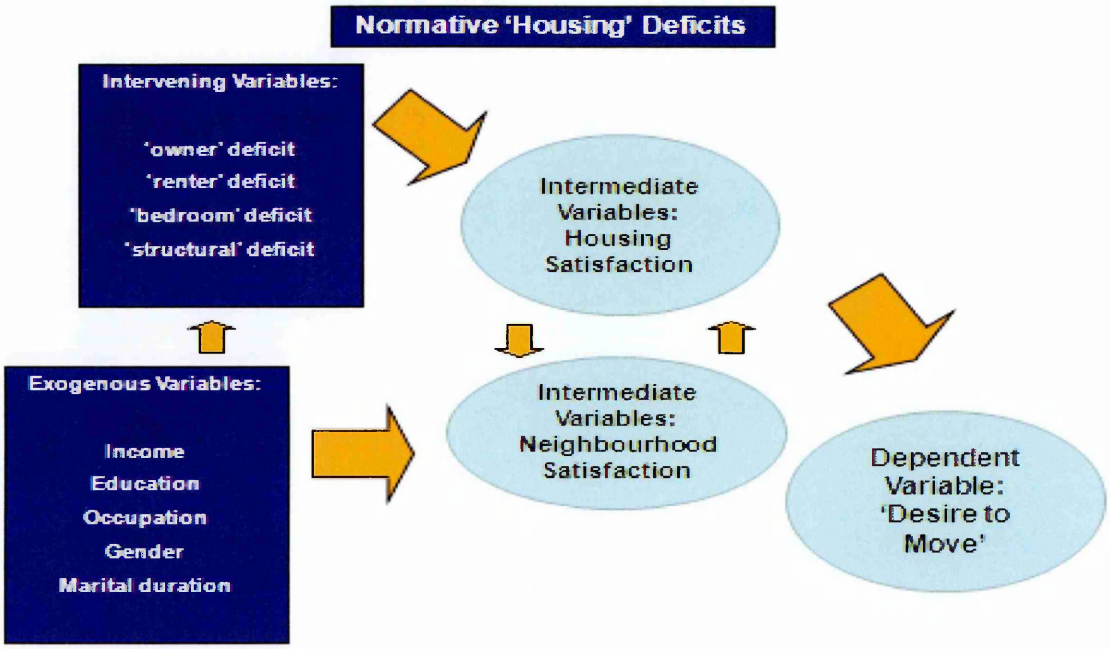
observed that housing satisfaction does contribute to life satisfaction and that an increase in housing satisfaction was accompanied by a significant increase in overall life satisfaction. It was found that the improvement in life satisfaction was a direct result of higher levels of housing satisfaction where the latter acted as a mediating variable between both housing on the one hand and life satisfaction on the other. In this case, the enhanced housing satisfaction was associated with higher neighbourhood satisfaction, better structural quality, homeownership and lower perceived housing costs.

There is also an economic-cum-financial dimension to these inter-relationships. Where a prospective buyer is satisfied with a house, this implies some attendant degree of satisfaction with the surrounding residential environment such that satisfaction with that same 'house' – in its broadest conception and where this term also encompasses satisfaction with the features, services and amenities of the local community and neighbourhood – are captured in the agreed price as revealed preferences. Malpass (2005) has referred to the process of purchasing a house as a mechanism for the accumulation of equity over a lifetime and the provision of security going forward. For these reasons, those factors which affect the economic valuation of a house – such as the value of houses in a locality, cost of living, availability of employment and the provision of services in the neighbourhood – imply that the features of a neighbourhood and satisfaction with one's local area do affect life satisfaction and do so through the mediating effect of satisfaction with one's home.

Finally, we have seen that perceived deficits in the housing (or neighbourhood) setting are reflective of some gap between expectations and actual outcomes achieved and that these deficits, in turn, represent some degree of dissatisfaction. The objective attributes of our housing, as an important life domain, are evaluated with reference to the world around us and an individual's evaluation of these attributes determines housing satisfaction which, in turn, feeds into life satisfaction (Marans and Couper, 2000) (see Figure 1). This can result in individuals seeking to take steps to alleviate any dissatisfaction by mean of narrowing the gap between expectations and reality. For instance, it has

been found that the presence of these deficits in the case of housing can prompt households to move: lower satisfaction is reflected in a desire to move. In other words, the propensity to move is a response to housing dissatisfaction where this dissatisfaction is a response to discrepancies between achieved and normatively-prescribed housing where these discrepancies cover a wide range of inputs (see Figure 4).

Figure 4: Theoretical model of normative housing deficits, satisfaction and the propensity to move



Source: derived from Morris et al (1976)

2.4 The Heterogeneity of Housing Satisfaction

The foregoing sections have surveyed the available evidence on housing and life satisfaction and sought to bring out the multi-faceted nature of the concept of housing satisfaction alongside the importance of amenities, belonging and the broader neighbourhood as predictors of well-being. One should not presume, however, that access to housing, and the manner in which housing consumption influences self-reported SWB, will be homogenous across all members of the community. Any given community is likely to be stratified between various groups. There is the

potential for asymmetries between the housing expectations, preferences and experiences of majority populations and smaller, culturally-formed cohorts. Such differences could arise in the case of, for example, minority indigenous populations or migrant communities. In the case of the latter, the housing consumption experience of migrants can often differ to some extent from that of the general populace. The potential heterogeneity of housing satisfaction should be recognised in order to more fully understand the determinants of housing satisfaction and the influence of housing satisfaction upon life satisfaction, more generally.

The nature and dynamics of the relationship between inward migration and housing is a recurrent theme in the international literature with a particular emphasis upon the manner in which the behaviour of migrants in the consumption of housing differs from that of native populations. The housing needs and preferences of migrant communities, and particularly new arrivals, are potentially exogenous to the cultural norms and expectations, and the housing market conditions, of the receiving society. This heterogeneity arises as, for some at least, their culturally-derived housing needs are formed in another housing market. The housing satisfaction of migrant communities will be shaped by their specific, unique needs and the capacity of their new housing and neighbourhoods to deliver these. These needs can differ from those of the native populations. These can include a desire to seek out residential concentrations (or clusters) which provide opportunity structures, community supports and a sense of home and belonging for those seeking a sense of the familiar.

Habituation can play an important role in the housing satisfaction of migrant communities, particularly new arrivals. In those cases where their normatively-derived needs and expectations have been formed in another housing market, there is the potential for such communities to hold comparatively low expectations. They can, in turn, profess themselves to be satisfied with their housing even where said housing falls below the expectations prevalent in the receiving society. Migrants must choose their available functionings from each individual's capability set, in the

housing space, where each individual faces narrower choices and constrained autonomy due to a conflux of factors including limited financial resources and housing market information.

2.4.1 Migration, Assimilation and the Housing Career

The manner in which migrant communities access and consume housing services, and the extent to which their housing meets their manifold needs in terms of shelter, belonging and security, is in many ways shaped by the process of assimilating and adapting into their host society. One of the earlier models on the assimilation of migrant minorities was that developed by Gordon (1964). Assimilation has been defined as 'the social, economic and political integration of an ethnic minority group into mainstream society' (Keefe and Padilla, 1987). Gordon (1964) disaggregated this process into seven sub-processes with the first of these, acculturation, occurring when an ethnic group adopts the culture of the host society (i.e. language, values, etc.). The process of assimilation (oft referred to as 'Anglo-conformity'), then, is a medium to long-term sequence of changes whereby migrants are gradually absorbed into the host society and come to adopt the behavioural and cultural norms, including expectations, of the receiving society.

Gordon's model is but one description of the process by which migrants are integrated into a host society with alternatives such as 'the melting pot' and 'cultural pluralism' suggesting different processes and/or outcomes. Assimilation does not always lead to the complete replacement of one culture by another. In part, this can be explained by selective acculturation whereby migrants seek to seek to maintain their cultural norms and/or by an initial refusal of migrants to acculturate (Selover, 2003). This can also occur, moreover, because different elements of a culture are transferred with varying degrees of success and speed (Shaull and Gramann, 1998). The adoption of the host culture's basic values is dependent upon the capacity of migrant communities, particularly new arrivals, to find a secure and rewarding place within the host society. This latter consideration is what Gordon referred to as 'structural assimilation' or, typically, opportunities to access the labour market and educational facilities. This process of assimilation is multi-dimensional. It goes beyond

merely the acceptance of material culture but also incorporates issues such as greater understanding of, and participation in, the structures of the host society such as the workplace, schools and the political arrangements (Dawkins and Braddock, 1994).

2.4.1.1 Welfare Dependency and Housing

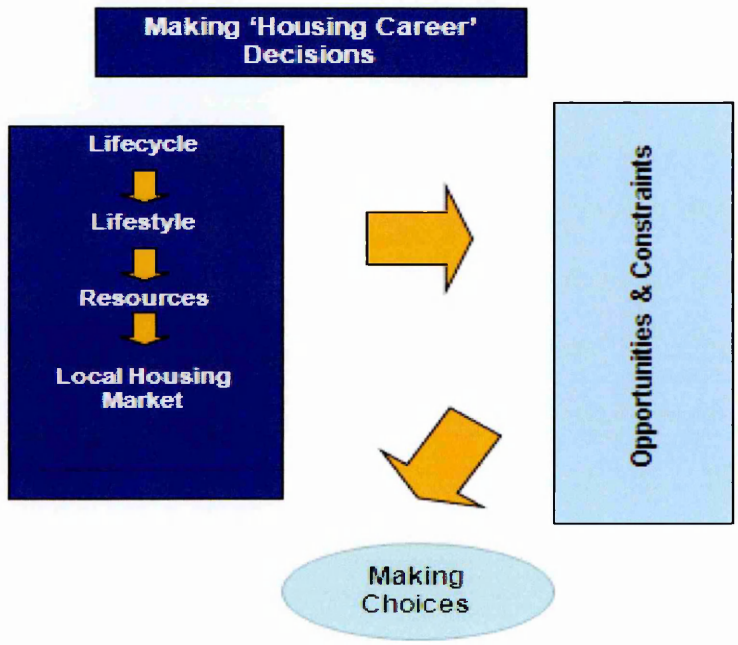
The processes of assimilation and acculturation for migrant communities can also play out with regard to welfare dependency and access to public and social services. Such welfare dependency can also include a reliance upon public (or social) housing supports) in the receiving society. In Denmark, for instance, the level of welfare dependency among migrants at the time of arrival has been found to be higher than among the receiving population. It is expected that the passage of time will see a fall in this level as migrants become assimilated into the labour market and begin to accrue resources. The period of high welfare dependency can be extended, however, where barriers to entry are encountered (i.e. discrimination). Blume and Verner (2006) have identified two competing dynamics in Denmark regarding the impact upon welfare dependency of elapsed time: assimilation out of, or in to, welfare dependency.

In the case of the former, the rate of dependency falls as migrants adapt to the host country and become net contributors to the welfare system. In the latter, the rate of dependency rises as migrants gain familiarity with entitlements and ethnic and community networks are used to gain insight into how the welfare system works. Assessing the validity of these theories in the Danish context, these authors came down in support of the former. This research noted the importance of education, both in the host and origin country, in predicting reduced dependency. They suggest that education influences labour market participation and performance and this can be interpreted as following the broad trend of the process of acculturation whereby enhanced host country skills (i.e. language, etc.) over time prove valuable.

2.4.1.2 The Housing Career and Housing Pathway Models

The broad process of acculturation, the implied probability of changed behaviour and the positive development in the material circumstances of migrant communities is broadly reflected in the concept of the 'housing career'. According to this model, the standard of the housing accommodating migrants is expected to improve over time. Abramsson et al (2002) have found that migrants tend to start their housing career at the lowest end of the market but that this is not a permanent state. As they come to spend more time in their adopted home, they will move on to better quality housing conditions. In other words, migrant households will experience an upward movement in housing and neighbourhood quality over time albeit that this is a simplistic generalisation. Some migrant households will, of course, have access to high quality housing from the outset.

Figure 5: Model outlining the process of making housing career decisions



Source: derived from Abramsson et al (2002)

The housing pathways approach endeavours to build upon the housing career model by incorporating concepts of social meaning and relationships in the housing consumption decision-making process (Clapham, 2005). The housing pathways approach looks at the varying housing experiences and routes taken by households over time. It recognises that the characteristics of the housing consumed by a household will change over time. Moreover, the meaning of the house to the household, patterns of interaction with the home and social practices will also change. A key distinction between the housing career and the housing pathway is that the latter does not presume that there is some clearly demarcated pathway of progress, nor does this approach assume that there exists some universal set of preferences across all households regardless of social, ethnic or cultural differences. This approach assumes that households will move along some housing pathway over time as part of an integrated process of life planning where the household is searching for identity and self-fulfilment such that housing is not an end in itself but is a means to an end. Such pathways apply to all households and not just migrant communities. For instance, in many countries most of those who rent privately do so as a temporary stage in their housing career that will transition them into home ownership over time (Malpass, 2005).

The evidence presented in the international literature suggests that migrant minorities, particularly new arrivals, do tend to settle initially in the older, dilapidated working class areas of a city. New migrants to London have traditionally located in central metropolitan areas that were suffering population and economic decline. In turn, they have had a high likelihood of living in deprived conditions and experiencing a poor quality of life (Gordon and Travers, 2006). Similarly, in the absence of social housing, migrants were shunted towards the 'oldest, cheapest and least comfortable part of the private-rented sector' in Athens (Maloutas, 2007). All households, both native and migrant, act in the housing market in accordance with their degree of material, cognitive and social resources. A key dynamic in shaping these housing consumption decisions will be a household's socio-economic status, including household income and labour market status. Migrant

households generally accumulate these resources over time dependent upon the constraints encountered, the speed and ease of acculturation and access to appropriate support networks.

Migrants can be expected to, initially at least, face difficulties in accessing work and accordingly, are more likely to reside in low-quality, rented accommodation (Gordon and Travers, 2006; Maloutas, 2007; Wessel, 2001; Massey and Fischer, 2000). The international literature suggests, however, that over time migrants will acquire a similar socio-economic status to native households and will chose similar housing conditions and tenure (Abramsson, 2002). Findings in relation to the Swedish housing market show that time spent in the host society is the key determinant of housing tenure. The longer an immigrant household have been resident the greater the likelihood that they will be homeowners rather than renters. This implies that the more time spent in the host society, and the onset of the process of acculturation, produces integration by means of resource accumulation and conformity to common values and attitudes regarding housing choice.

A further important factor with regard to the housing career of immigrants is the 'myth of return'. Upon arrival many immigrants believe that they will return home when political and/or economic conditions in their country of origin permit. For this reason they are unwilling to invest in housing in the host society – in the form of owner-occupation or more expensive rental accommodation – but rather are apt to accept low-cost, poor quality rented housing. However, as time (and acculturation) pass they tend to settle and become increasingly willing to commit and integrate. This change may also reflect the accumulation of finance (and other resources) and greater access to mortgage credit.

2.4.1.3 Acculturation and Spatial Relocation

The international literature also contends that as their socio-economic status and acculturation increase, migrants tend to spatially re-locate over time. In other words, they move away from the inner-city and towards the suburbs. It is a central tenet of the Chicago School of Human Ecology that spatially concentrated migrant communities will eventually disperse (Dunn, 1998; Blom, 1999).

New arrivals in any society will tend lack invaluable knowledge concerning the workings of the housing market in the host country. This includes information around how to access services, what supports are available, what standard of accommodation to expect and so forth. This will put them at an immediate disadvantage relative to the native populace with whom they must compete for the available housing. This can be further complicated in the case of arrivals from less developed countries who may also lack capital resources. In both cases, it is reasonable to expect that these resources will be accumulated over time and that this, in turn, will lead to an improvement in the quality of the accommodation accessed. A person's housing career is a result of the relationship between opportunities and constraints whereby the latter refer to the extent that attributes limit or enhance the different courses of action available. However, the progression through this career and the choice of housing possibilities will differ between a newly arrived immigrant and a native leaving the parental home. For the former, there may be a range of additional problems which can influence an immigrant's housing career including access to the labour market and discrimination.

On the basis of the above, it is reasonable to suggest that the processes of acculturation and the housing career (or pathway) are inter-related and can potentially occur in tandem. In other words, as a migrant becomes more assimilated into the host society, the individual has greater scope and potential to access the labour market, to accumulate resources (material) and to access 'soft capital'. The latter can include language skills (where necessary), support networks and information pertaining to the availability of services and allowances. In parallel to these developments, the individual will also progress through the housing market from low-quality private-rented accommodation into an appropriate and good standard form of housing (and perhaps owner-occupation). This latter progress may also see a migrant move away from an inner-city area populated heavily by migrant communities, including new arrivals, and into the suburbs where the balance between nationalities is more even (of which more later).

These processes occur as an individual acquires a better understanding of how the local residential property market functions, what State-housing supports are available and perhaps, becomes

sufficiently confident to move away from areas containing substantial concentrations of fellow migrants. Indeed, this may suggest that the housing career itself is a function of the process of acculturation for migrant communities. Consequently, it can be argued that as a migrant adapts to the host society, he will be better able to access the goods and services required for a good quality of life and can begin to avail of the opportunities presented, including work, education and housing. This, in turn, implies that an individual's experience of capability deprivation, across a range of measures such as housing, health and so forth, can be expected to reduce as the process of acculturation advances; as they move along the housing career (or pathway); and as the capability set expands with the forgoing giving rise to new opportunities and potentialities.

2.4.2 Housing, Housing Satisfaction and Spatial Segregation

Issues concerning the spatial concentration and segregation of migrant communities have been topical in the international literature concerning urban studies and housing over many decades. This has occurred against a background whereby many major cities have witnessed the development of residential concentrations among migrants; these have been detailed in studies relating to Amsterdam, Oslo and others. The concept of residential concentrations of migrants is not static but rather can vary from extreme forms of 'ghettoization' to more diluted examples. Ward (1982) defined a ghetto as a 'residential district that is almost exclusively the preserve of one ethnic or cultural group'. This implies that for a ghetto to develop, most members of an area must be from the same migrant (or demographic) group. Many areas, however, may have large migrant communities which do not form a majority. In these areas migrants are more strongly represented in the local populace than in the population as a whole albeit that they are still a numerical minority in that area. This is the concept of a 'concentration area' as developed by van Amersfoort (1992).

Although there are many examples of places with ethnic concentrations that have a bad public image, segregation is not always bad (Peach, 1996). It can act as a means of accommodating difference as spatial concentrations can act as a support for social cohesion allowing cultural values

and norms to be maintained. Voluntary segregation, whereby new arrivals locate within an existing ethnic community (or conclave), can play a positive role. This has been described as the emergence of the ethnic village rather than the ghetto. It is important, however, that this is voluntary rather than imposed by any external actor (i.e. discrimination, etc.). Despite these potential positive effects of segregation, this phenomenon has been identified as a principal contributory factor to urban poverty. Research in the US has found that residential segregation interacts with income equality to create concentrations of poverty (Massey and Fischer, 2000). These concentrations undermine opportunities for upward social mobility by strengthening ethnic divides and in so doing, reduce the scope for high-income minorities to separate themselves from the poor. This research indicates that concentrations of minority poverty stem from the interaction between residential segregation and rising income inequality. These two factors combine to re-enforce pockets of urban poverty.

This propensity for migrants to form concentrations in specific areas of a host society – and, indeed, the propensity to do so in deprived, urban environments – means that it is necessary to explore the underlying rationale for this initial behaviour. The process of migrating to a new country is often traumatic and can involve feelings of loss, separation and helplessness. New arrivals thus seek out their own communal enclaves. These can play a significant role in the experience of a newly arrived migrant by mitigating the psychological impact of displacement, providing alternative economic structures and assistance and facilitating the preservation of cultural traditions. By creating their own communities – or in the case of later arrivals, seeking these out – migrants can preserve their own cultural identity and mediate interaction with their new host society (Mazumdar, 2000). The creation of these concentrations of migrants can and does play a positive role in the provision of social cohesion (Peach, 1996). These areas provide a home from home for the newly arrived that enables them to settle into their host society and, over time, to undertake the process of assimilation. Research in this field has found that recently arrived migrants and the less acculturated find great comfort in being surrounded by familiar people (Mazumdar, 2000). These areas also provide a mechanism whereby migrants can begin to familiarise themselves with their new home

and begin to integrate. In this respect, such concentrations can be viewed as intermediate stations or as stepping stones for migrants as they adjust, or acculturate, into their new lives.

The existence of such concentrations, however, may also prove valuable to those migrants who do not wish to acculturate (i.e. resist the process of integration). Selover (2003) identifies the presence of a certain sub-group of migrants for whom a high quality of life may involve not acculturating, or at least taking steps to refuse the onset of this process initially. This phenomenon may provide a partial explanation for some of the concentration and segregation witnessed in many large cities where migrants chose not to integrate. Finally, it is worth remembering that the creation of such concentrations of migrants will also impact upon the receiving society. In the case of London, Gordon and Travers (2006) note the risk of racial tension arising among long established populations. Specifically, such problems can arise in the case of the long-standing white working class, living in homogeneous areas with strong family and community networks that experience multi-dimensional change including the arrival of migrants and the loss of traditional employment. These authors refer to these groups as being among the unhappy and dissatisfied neighbourhoods in contemporary London where perceptions of the quality of life in the neighbourhood, especially compared to the past, are often lowest.

2.5 Summary and Discussion

Housing, and the immediate environment, can provide us with a range of freedoms and opportunities that are central to a good life. The objective of this chapter has been to address two primary questions in this exploration of the international literature: (i) does housing contribute to our assessments of our own utility (or SWB)? and (ii) what factors shape our housing satisfaction and how do these feed through to life satisfaction more generally? In so doing, we can add to the growing literature around capabilities and subjective well-being by drawing out the connections between housing, housing satisfaction and capabilities and by contributing to our understanding of

the relationship between housing and life satisfaction. This chapter presents a detailed survey of the international literature with regard to housing, happiness and capabilities.

This Chapter decomposes housing satisfaction into its constituent elements and presents a synthesised analysis of how each element interacts and ultimately contributes to our satisfaction with housing, the home, and life in general. Housing satisfaction is shown to be normatively-derived from variations between expected and achieved states in the housing sphere. These expectations embrace the following: (i) housing tenure and physical/dwelling characteristics; (ii) neighbourhood quality and the availability of local amenities; and (iii) identity and place attachment.

More specifically, the international literature explored suggests that our conceptualisation of housing and the home, and satisfaction therewith, goes beyond a purely narrow 'bricks and mortar' definition. The international literature demonstrates that individuals' conceptualise housing as more than the physical attributes and characteristics of our dwelling (or mere 'bricks and mortar') and that housing is perceived in more expansive terms. Housing has intrinsic meaning; or put simply, our environs, place attachment and the opportunities and potentialities facilitated by our housing matter and these considerations inform our housing consumption decision-making. Whilst dwelling characteristics, features and quality do, of course, matter our housing is not consumed in isolation form other aspects of life. In other words, our housing is not consumed, perceived or enjoyed in isolation from the world around us and a number of factors and concepts have been shown to be the key predictors of housing satisfaction, including neighbourhood and community.

Conventional housing considerations, such as dwelling quality and tenure, are important determinants of housing satisfaction but this is not the whole story. The psychological, emotional and economic importance of the house and home is intimately into the surrounding residential environment and the features of, and opportunities offered by, these environs. This Chapter endeavoured to decompose housing satisfaction into its constituent elements and sought to understand how each element interacts and ultimately contributes to our satisfaction with housing,

the home, and life in general. The evidence from the international research indicates that a broad variety of factors serve to determine an individual's housing satisfaction where these range from the features of the house to the services and attributes of the neighbourhood to our cultural expectations (and our 'achieved' housing relative to our normatively-derived needs and expectations).

Good quality, appropriate and affordable housing is not just a source of shelter but can facilitate access to employment and recreational facilities whilst enabling individuals to live healthy and dignified lifestyles and to do so in safety. Access to good quality and appropriate, including culturally-appropriate, housing is an essential prerequisite for a 'good life' but housing also influences the scope for an individual to achieve a range of other valued states and activities, including good health, social engagement, control over one's own life and the freedom to live with self-respect and free from fears regarding one's own safety. In other words, the absence of good quality and appropriate housing can be said, thus, to constrain an individual's freedom to attain a wide range of good life desiderata.

This Chapter explores the heterogeneity of housing needs and housing satisfaction and the potential for asymmetries between the housing expectations, preferences and experiences of majority populations and smaller, culturally-formed cohorts. The literature review presented in this Chapter also surveys a series of conceptual models explaining those economic, environmental and lifestyle factors that contribute to SWB. Finally, the manner in which housing acts as a mediating variable for a number of factors, or housing and neighbourhood-related themes and attributes, into SWB is also explored here. The international evidence demonstrates that a range of housing-centric considerations influence life satisfaction and that this occurs via the mediating influence of housing satisfaction.

Pursuant to these findings, there is scope to further this research by means of operationalizing the capabilities approach in a housing research context. This can achieved by means of developing

hypotheses around the relationship between those valued states and activities derived from housing, neighbourhood and community where those states and activities have been suggested by the international literature around housing and housing satisfaction surveyed here. There is scope to model the relationship between housing and life satisfaction. There is also scope to empirically test the aforementioned hypotheses by exploring in-depth those functionings, and capabilities, derived from our housing and modelling the relationships between these housing-related themes and attributes, housing satisfaction and life satisfaction, more generally, in order to determine which of these are useful covariates for housing satisfaction and SWB. This empirical research into the connections between housing, housing satisfaction and capabilities allows for an examination of housing and neighbourhood-based functionings as covariates for housing and life satisfaction. As part of this empirical research, it is also possible to test for sub-population variations and to utilise survey data on social indicators, and indicators of resources as proxies for functionings, where these indicators are employed as independent variables and self-reported housing satisfaction and SWB are the associated dependent variables.

Having presented a broad-based review and summary of the literature with regard to housing, happiness and capabilities in this Chapter, the author now proceeds to endeavour to operationalise the capabilities approach in Chapter 3. This will be done by means of putting forward four hypotheses around the type of variables that might impact on housing satisfaction and testing their explanatory power using data from the 2007 iteration of the German Socio-Economic Panel (GSOEP) longitudinal survey.

Chapter 3: A Capabilities Approach to Housing and Quality of Life

A Capabilities Approach to Housing and Quality of Life: The Evidence from Germany

3.1 Introduction

The capabilities approach developed by Sen (1985, 1992) and others, provides an alternative to standard income and expenditure measures by taking account of the heterogeneity of needs among individuals (Kuklys, 2005). This approach recognises the 'multidimensionality of social disadvantage' (Sen and Anand, 2003) and broadens the scope of poverty assessment. In addition, and perhaps most importantly of all, it explicitly recognises that people's opportunities, including life chances, may be quite different and in some cases for reasons that are not ethically warranted. Sen's original version of this approach also emphasises a connection between happiness and general activities (functionings), and in this respect, shares with research on social indicators and the economics of happiness, an interest in what is often variably referred to as life satisfaction, happiness or utility. Despite, the growth of interest in the capabilities approach as a way of structuring social science and policy analysis, there is relatively little substantial research that applies the capabilities approach to housing[6]. This is surprising in view of the fact that the neighbourhood in which a person lives and other characteristics of their housing are likely to be associated with their experienced quality of life as well as the opportunities a person has, objectively speaking.

In what follows, this omission is addressed by seeking to operationalise the capabilities approach in the field of housing research. This analysis is organised as follows. Section 3.2 sets out the capabilities approach and discusses its relevance to housing. The operationalization of the capabilities follows by means of identifying those housing and neighbourhood-related social indicators that feed into a 'good life'. Said indicators draw on some of the themes set out in the literatures around housing, and life satisfaction more generally, and are used here to decompose

[6] This is not to suggest that there is not a substantial body of literature in other fields and disciplines relating to satisfaction, housing and how people seek to fulfil their needs (see, for instance, Jansen, 2013; Clapham, 2005). There is also a well-developed literature around housing satisfaction, needs and preferences for those with disabilities (see, for instance, Elliott et al, 1990; AAPD, 2012)

housing satisfaction itself into its component features, insofar as the data allows. On the basis of this analysis, four hypotheses around the type of variables that might impact on housing satisfaction are put forward (Section 3). To achieve this, their explanatory power is tested using data from the 2007 iteration of German Socio-Economic Panel (GSOEP) longitudinal survey whereby a series of sequential regressions are employed. These models take, in turn, self-reported well-being (SWB) and housing satisfaction as the dependent variables where the independent variables reflect key themes from the capabilities and housing literatures such as what a person can do and their opportunity sets (i.e. social interaction, community engagement, etc.). Section 4 reports the descriptive and analytical results of our analyses of these hypotheses using the aforementioned GSOEP survey data. Section 5 sets out the key conclusions of the preceding analysis and on this basis reflect on the usefulness of the capabilities approach for the analysis of housing issues.

3.2 Theory

3.2.1 The Capabilities Approach to Welfare

Sen's capabilities approach (1985) offers a constructive model for addressing some of the deficiencies inherent to traditional welfare economics (Anand et al, 2007). The most distinctive feature of this approach as a way of analysing welfare and social issues is the emphasis on opportunity and the distinction between what people are free to do (capabilities) and what they actually do (functionings). There is, therefore, potential for a significant connection to be made between housing and quality of life which the approach can help to draw out.

Sen's capabilities approach to the economics of welfare has, in its formal version, three basic relationships. The first holds that functionings - what a person does or is – depend on the resources at their command. A second relationship holds that these functionings are what cause a person to feel happy, or otherwise. And a third relationship, holds that a person's total opportunities depend on the set of all functionings they could choose, given the resources at their command, and their ability to convert resources into welfare outcomes. A number of approaches to connecting

empirical work in this sphere[7] to capabilities theory exist with utility defined as the happiness derived from doing or being some set of 'things' where 'h is a happiness function related to 'functionings achieved', f is a function that maps goods characteristics into functionings achieved, and c is a function that maps the consumer's bundle of goods onto a vector of characteristics' (Anand et al, 2007, 2009; Sen, 1985)[8].

$$u \approx h(f(c(x)) \qquad (1)$$

The capabilities approach draws upon the distinction between those functionings achieved (what a person does) and a person's capabilities where the latter is some set of those functionings that it is possible for a person to achieve. In his original writings, Sen put forward the concept of the set 'Q' (see 2 below) where this set of feasible functions was dependent on both a person's own characteristics and their entitlements, opportunities and resources. The consequent empirical approach to modelling SWB as a function of an individual's freedoms then, as put forward by Anand and others, involves the following estimation (see 3 below) with 'g' as a happiness function[9]. A graphical representation (or diagram) of these hypothesised relationships, in the context of this research, is presented in Figure 6.

$$Q \approx \{f(c(x))\} \qquad (2)$$

$$SWB \approx g(Q) \qquad (3)$$

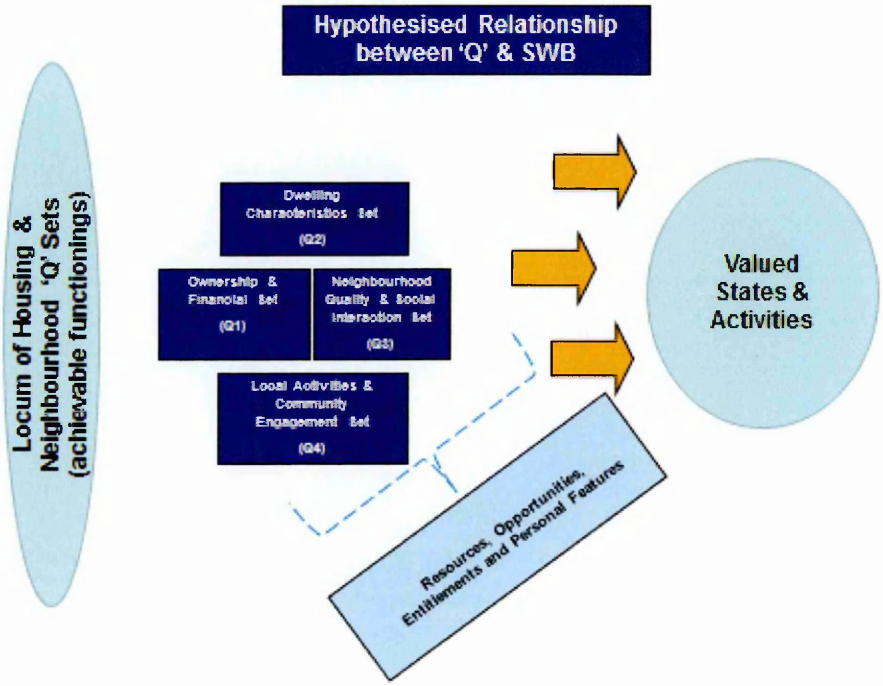
---

[7]Such as testing whether specified capabilities are related to SWB and/or whether variances exist between individuals or groups in their perceptions of their capabilities

[8] For the purposes of the empirical work presented below, these equations can be interpreted as those functionings achieved in the house (or home) and those freedoms and opportunities afforded by the home and neighbourhood in terms of access to services, employment opportunities, social interaction and community engagement

[9]In this context, happiness overlaps with terms such as SWB or life satisfaction and the dataset used here posits a standard survey question with regard to life satisfaction requiring an evaluative judgement with regard to the latter ('satisfaction with life today'). Sen has also defined a function relating to the value of wellbeing ('v') that a person attaches to their functioning state: $v \approx h'(f(c(x)))$ and it has been suggested that it is possible to estimate the function $v \approx h''(Q)$, allowing 'for the possibility that people might, say, have high levels of functioning, objectively speaking, and yet not place much value on them' (Anand et al, 2007, 2009).

Figure 6 Hypothesised housing 'Q' and SWB



So there are already some obvious potential links between the capabilities approach and housing, broadly conceived, and we can therefore ask whether it is possible to think more broadly and systematically (theoretically) about housing and the capabilities that people have. If we apply this kind of thinking to housing, what emerges? One idea is that satisfaction with housing depends on a variety of factors. Housing fundamentally enables people to engage in a variety of social, economic and physical functionings (doings or beings) and these can be constrained by housing which is inappropriate. So in Section 3 of this Chapter, we adopt a social indicators approach to the decomposition of housing satisfaction into a variety of underlying factors and in so doing, propose four hypothesis sets relating to variables that measure the opportunities and functionings (or some combination thereof) that could plausibly affect the extent to which people are happy with where they live.

3.2.2 Housing and the Capabilities Approach

There is a clear and inherent interaction between the capabilities approach to welfare and the importance of housing. Sen's approach emphasises the importance functionings (what a person does) and capabilities (what a person could achieve) where the freedom to achieve well-being is central. These capabilities reflect 'the person's freedom to lead one type of life or another' (Sen, 1992) and will include many states such as the ability to be adequately nourished and to live in decent accommodation. In previous writings, Sen has referred to survival as the ultimate functioning and the one from which all others flow. This theoretical perspective implies that human survival is critically dependent upon access to safe and adequate shelter, although this is not the only role which shelter plays (Volkert, 2006). The capability to be protected from dangers to one's health is directly dependent upon the standard of one's housing (e.g. leaking roofs, insufficient heating, etc.) but the adequacy of housing also relates to other capabilities such as the ability to live without shame and to meet friends without losing self-respect.

Recent research on well-being has underlined the importance of wider social indicators such as health outcomes, education levels and employment status and has examined the impact of these indicators upon life satisfaction and happiness. There has been a growing interest in the development of some broader definition of well-being reflecting those attributes and measures that are important to individuals such as control, enjoyment, security, belonging and attachment (Coast et al, 2006; Dolan et al 2008). This can also be seen in an increased interest in what is sometimes termed the 'economics of happiness' reflected in the burgeoning literature in this field. According to Dolan et al, the evidence indicates that 'poor health, separation, unemployment and lack of social contact are all strongly negatively associated with self-reported well-being (SWB)'. Housing is another such useful indicator we believe that the exploration of the importance of this variable will improve our understanding of well-being and those factors which shape life satisfaction albeit it is clear that the scope of our conceptualisation of housing, and its meaning, is an important consideration. Indeed, the available literature suggests that housing satisfaction is a dynamic and

fluid concept which is also multi-tiered. At its most basic level, housing satisfaction is a function of housing quality and suitability (or the physical characteristics of a unit and general housing conditions) and this relationship is amply borne out in the international literature; for instance, research in the US has identified a relationship between the structural features of dwellings and physical amenities and housing satisfaction (James, 2007). These results are consistent with research by Diaz-Serrano (2006; 2009) who had previously noted that dwelling deficiencies such as inadequate space and heating exert a negative effect on housing satisfaction.

Housing, however, should not be conceptualised purely in terms of bricks and mortar, physical accommodation because housing (and homeownership) is interwoven with self-esteem and a sense of control (Rohe and Stegman, 1994) and can also play an important role by means of fulfilling expectations and conferring status. For most people, housing is of an order of importance exceeding many other issues given that housing consumption translates into the formation of a home. It is in the home that one finds refuge, rest and satisfaction (Sirgy and Cornwell, 2002) and builds personal and familial relationships. Easthope (2004) has observed that the personalisation of one's home promotes security and identity whilst Gurney (2000) has referred to the home as an 'emotional warehouse'. The effect of these emotional and psychological attachments to one's home can be seen in people's economic behaviour. In this respect, people do not always act as rational economic actors but rather, their economic decisions can be influenced by other factors such as their attachment to and satisfaction with the home and neighbourhood. For example, this can be seen in the expenditure incurred as people seek to personalise their home. Moreover, the fact that people can and do make economic decisions based upon their perceptions of the nature of place impacts upon house prices, homeownership rates and the success or failure of regeneration projects. Indeed, this importance of the difference between reality and expectations in determining housing satisfaction is a recurrent theme in the readings. Galster (1987) conceptualizes housing satisfaction as a variable reflecting the gap between households actual and desired housing situation. This conceptualization locates aspirations and expectations at the heart of housing satisfaction,

particular with regard to the importance of tenure. Given that many governments and some researchers assume that homeownership is the desired or aspired – or even natural – form of housing situation (Saunders, 1990), this 'aspirational' conceptualization of housing satisfaction implies that tenure is a key factor in determining housing satisfaction. In this regard, homeownership can be said to represent expectations fulfilled and to confer status.

Dwellings are located in neighbourhoods and individuals interact not only with the other members of their household but also with the community living in their neighbourhood. The neighbourhood and community, therefore, also impact on satisfaction with one's house and home. Vemuri and Costanza (2006) found that natural capital – including green spaces – has a unique relationship with life satisfaction. Kearney (2006) has identified the provision of shared and natural spaces as promoting better neighbour relations and higher neighbourhood satisfaction as well as reducing perceptions of overcrowding and high densities. One's feelings with regard to house and home are inextricably tied into the broader concepts of community and neighbourhood for a variety of reasons, both economic and social. A number of studies have found that neighbourhoods, housing and life satisfaction are positively correlated (Prezza and Constantini, 1998; Parkes et al, 2002) and have noted that factors such as crime and unfriendly neighbours do exert a negative influence on neighbourhood satisfaction. Similarly, a number of studies have also noted the need to build relationships within communities over time and the importance of a sense of belonging, local safety, access to services and facilities and neighbour interaction in this regard (Lee and Guest, 1984; Ng et al, 2005; European Urban Knowledge Network (2010)).

3.2.3 Determinants of Housing Satisfaction: Dwelling Characteristics, Ownership and Financial Status

Beyond the importance of factors such as safe shelter and running water, the fundamental importance of good quality housing is clear when one considers that the 'home' is a central location for social life as well, ideally, as a place of refuge. For instance, past research has identified a significant relationship between housing conditions, self-esteem, life satisfaction and what people

can do in their day-to-day lives for all households (Volkert (2006); Oswald (2003); Rohe and Stegman (1994); Peck and Stewart (1984); Carp (1975)) whilst the importance of housing in the process of shaping welfare outcomes through its role in everyday life has also been noted (Ronald (2007); Kemeny (2001)). Diaz-Serrano (2006) has noted that dwelling deficiencies – shortage of space, rot, leaky roofs, inadequate heating, insufficient light – have been shown to exert a negative effect on housing satisfaction. It is important to note that such physical issues can have negative medical consequences but they may also have profound impacts on a person's social opportunities if, for example, accommodation inhibits people from socialising with friends at home.

Homeownership is, for example, often felt to give people a greater sense of control over housing in that they have more control over factors ranging from who enters their property to choice of décor compared to renters. By extension, this may bestow a greater sense of control over life more generally and a greater sense of self-worth (Easthope (2004); Rohe and Stegman (1994); Rosenberg (1979); Rakoff (1977); Porteous (1976)). Saunders (1990) notes that homeownership is believed to make a major contribution to one's overall life satisfaction by conferring a higher social status (i.e. that 'one has made it') and acts as an effective means of communicating this status whilst Rohe and Stegman (1994) found that 'ownership had the strongest association with life satisfaction…it was more important than the other demographic variables in the equation'. This relationship is re-affirmed by more recent research in this field. According to Diaz-Serrano and Stoyanova (2009) 'renters who become homeowners not only experience a significant increase in housing satisfaction, but also after changing their tenure status, they obtain a different utility from the same housing context'.

Housing costs are generally the largest single outlay facing any household and one that therefore both shapes a household's non-housing consumption opportunities and provides the principal mechanism for the accumulation of equity over a lifetime (Malpass, 2005). 'For most individuals, housing is the largest consumption and investment item of their lifetime and, as a result, housing satisfaction is an important component of their quality of life' (Vera-Toscano and Ateca-Amestoy,

2008). As a result, it is reasonable to hypothesise that the cost of housing – and the financial stress that this may impose – is an important determinant of both housing satisfaction as well as satisfaction with life in general. For instance, a recent examination of US subsidised rental programmes by James (2008) found that 'subsidised renters report higher satisfaction with their housing unit than do similarly situated non-subsidised renters'. Indeed, the international literature on this issue also makes clear the role the 'housing career'. Over the course of this career, households are conceived of as planning their housing choices – both a consumption and an investment decision – in such a way as to maximise their welfare. In doing so, households make choices with regard to cost, tenure, location and quality over the lifecycle. According to Nordvik (2001) '...a choice of a housing unit today affects tomorrow's opportunities and that households take account of this when making their choices'.

3.2.4 Determinants of Housing Satisfaction: Neighbourhood Quality, Access to Services and Social Engagement

Satisfaction with one's neighbourhood is determined by both the quality of surrounding houses and the neighbourhood features (i.e. the provision of services, public safety and green spaces) provided. Indeed, van Kamp et al (2003) have noted that both objective and subjective indicators are required to better understand the relationship between a person and his/her local environment and that 'a multidisciplinary framework of environmental quality and quality of life is required'. The importance of neighbourhood quality is under-scored in recent research by Sirgy, Gao and Young (2008); 'satisfaction with a variety of community services (e.g., services related to housing, education, government, healthcare, employment, religion, public safety, retailing, transportation, and leisure) affect satisfaction with the community and life overall through satisfaction in a variety of life domains (e.g., family, social, leisure, health, financial, cultural, consumer, work, spiritual, and environmental domains)'.

Indeed, van de Kamp (2010) has noted that the vitality of a neighbourhood relates to the 'variety of ways in which people live, work and reside there' whilst the European Urban Knowledge Network

(2010) has noted the importance of the livability of neighborhoods where this concept is defined as 'the degree in which the environment in the neighbourhood connects to the conditions and needs of the inhabitants. Safety, social cohesion, facilities, integration and other such subjects are of importance for the liveability in neighbourhoods'. Interestingly, this research found that cleanliness, safety and tranquillity are of key interest for residents – with a particular emphasis on safety in the case of those living in disadvantaged communities – and that the social environment (i.e. social cohesion and the norms regarding neighbourhood behaviour) are also important considerations. Finally, the importance of such social engagement has been noted by Dolan et al (2008) where the latter noted the importance of social contact for self-reported well-being (SWB).

3.3 Hypotheses and Data

3.3.1 Hypotheses and Indicator Sets

At the outset, it is hypothesised that SWB is a function of satisfaction with a wide variety of life sub-domains, including housing satisfaction and thereafter, it is hypothesised that housing satisfaction itself, in turn, is influenced by a number of 'indicator sets' (or Q). Based on the preceding review of research concerning housing and quality of life, we have identified the following four clusters of independent variables likely to impact housing satisfaction: (1) dwelling characteristics; (2) ownership and financial status; (3) neighbourhood quality and access to services; and (4) local activities, participation and social engagement. Below we outline how these factors relate to a capabilities approach to quality of life and why they might be determinants of housing satisfaction. Further diagrams, hypothesising the relationship between capabilities (covariates) and SWB through housing satisfaction, are put forward in Figures 7 and 8.

Figure 7 Hypothesised relationships between life sub-domains and SWB

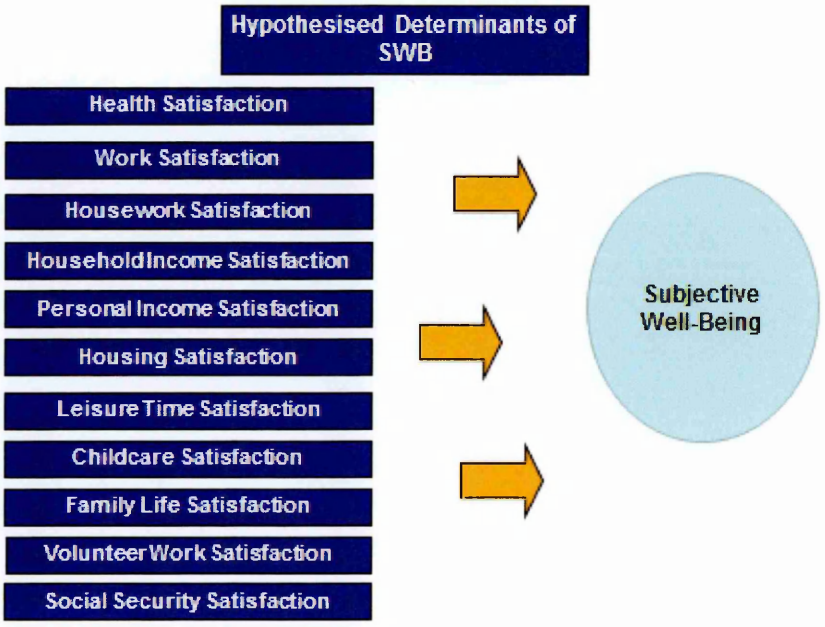
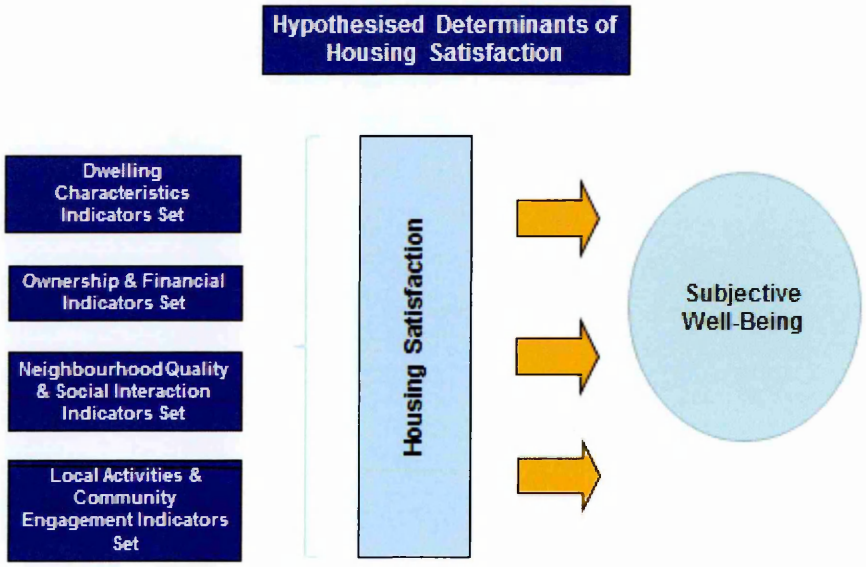


Figure 8 Hypothesised predictors (covariates) of Housing Satisfaction



The first set of hypotheses relates to dwelling characteristics and it is hypothesised that the quality of a person's housing is an important predictor of housing satisfaction. When considering the determinants of housing satisfaction, it is clear at the outset that 'dwelling characteristics' must play an important causal role and that the conditions of a given housing unit – and the facilities offered (i.e. running water, central heating, garden, etc.) – cannot be underestimated when addressing the issue of what makes people satisfied with their accommodation. Secondly, it is hypothesised that factors pertaining to the cost associated with accommodation and housing tenure are further important predictors of housing satisfaction. The concepts of opportunity and autonomy are central and strongly linked within the capabilities approach, a point that raises the possibility that control over one's home might also be related to housing satisfaction. It is widely believed that homeownership can play an important role in shaping housing satisfaction.

Thirdly, it is hypothesised that factors pertaining to the quality of the local neighbourhood and access to services are further important predictors of housing satisfaction. Housing-related considerations do not exist in a social vacuum and, therefore, community and neighbourhood characteristics are likely to have a significant impact on housing satisfaction. The fourth and final set of hypotheses concerns engagement in local activities which are normally best classified as functionings within in the capabilities approach. For the purposes of this chapter, we have sought to explore social engagement from the perspective of the type (and extent) of the local activities undertaken by the respondent. This allows us to explore the importance of what the respondent does within the context of their community and by extension, provides further insights with regard to the importance of the availability of local facilities.

In each of the four areas above, there are reasons to hypothesise a link between aspects of housing, housing satisfaction and life satisfaction. These four groups provide a theoretical framework for understanding the relations between housing and quality of life in which dwelling characteristics, ownership status and finance, neighbourhood quality and access to services and locally-based activities are highlighted.

3.3.2 Data

The analysis described here was undertaken using data from the German Socio-Economic Panel for 2007[10] which has an accessible set of variables that are closely related to our theoretical interests. This data provides a useful opportunity to explore the component elements of subjective well-being (Anand and Clarke, 2006). This survey is a representative longitudinal study of private households in the Federal Republic of Germany and by 2007 it covered approximately 12,000 households and more than 20,000 adult persons[11]. The unit of analysis used here is the individual respondent but additionally draws on household variables that have been merged into our dataset. In terms of subjective measures of well-being, the survey captures data across a range of satisfaction variables for each individual respondent. Each respondent is required to give a numerical evaluation[12] of his/her satisfaction across 11 separate domains including satisfaction with health, work, housing and leisure time. The survey also contains a measure of life satisfaction ('general satisfaction with life today') which is similar to that used in surveys such as the British Household Panel Survey and is posed at the end of the survey which implies that this is the opinion 'that arguably most closely satisfies the concept of reflection consistency' (Anand et al, 2005).

The survey also provides information regarding other characteristics that are relevant to this chapter including an assessment of the quality and type of accommodation inhabited, the facilities available in the accommodation (i.e. storage, running water, etc.) and the cost associated with the accommodation. The author has also selected a series of variables which measure functionings (or what a person does)[13]. Alternatively, other variables which can act as proxies for functionings are

[10] The author also estimated similar models using data for 2000 and 2004; the results of these regressions did not differ significantly from the results presented here

[11] This covers the whole country on its present borders across each SOEP Sample (i.e. A; FRG, B: Foreigners, C: GDR, D: Immigrants, etc.). Analysis was undertaken at the level of each respondent as there is scope for the heterogeneity of individual preferences and needs with regard to SWB and housing taking into account individual circumstances (i.e. gender, employment, age, etc.). The author recognises, however, that responses within a household can potentially be correlated and there is scope for further work based upon clustering.

[12] Based upon a Likert Scale where 0=low and 10=high

[13] A total of 27 dummy variables were created to reflect those facilities that a respondent has and/or what he or she can do. For instance, responses 'yes' and 'no' re: the presence of hot water were coded 1 and 0, respectively. Similarly, the responses 'once per month' or 'less than once per month' re: attendance at

also employed, where appropriate[14]. Such measures are useful as they allow us to focus upon the availability of substantive freedoms (or what people can actually chose to do) across a range of themes including social interaction and community engagement. Indeed, such questions allow us to view poverty as multi-dimensional in nature and to consider poverty as an expression of capability deprivation. The functionings chosen from the survey, albeit limited, do provide insights into what the respondents actually do in spheres such as social interaction within the neighbourhood (to invite friends to dinner, to worry about crime) and community engagement (to volunteer, to socialize).

3.3.3 Specifying a Model

Given the foregoing, we seek to understand the relationship between housing satisfaction and subjective well-being using a regression model approach that allows the influence of a variety of factors to be studied at the same time. This is done by estimating a model of housing satisfaction where the dependent variable (subjective housing satisfaction) is a function of a series of dependent variables as outlined above. This is estimated from the data using the OLS approach and the estimation model may be written as:

$$y = a + \mathrm{b}_1 x_1 + \ldots + \mathrm{b}_k x_k + \varepsilon$$

where $x_1, \ldots x_k$ are the values of the regressor variables, $\mathrm{b}_1, \ldots \mathrm{b}_k$ are the corresponding coefficients to be estimated, ε is a normally distributed error term, and y is the dependent variable. Two versions of this general model are used, one in which housing satisfaction depends on the variables identified above and a second in which life satisfaction depends on housing satisfaction. The first model will provide evidence for or against our theoretical proposition above whilst the second model will provide an indicator of the contribution of housing satisfaction to overall life satisfaction

---

artistic/cultural events were coded 1 whilst 'never' was coded 0. In some cases, no data was provided on the survey. For example, on the questions pertaining to the presence of hot water and membership of an environmental interest group, 'No Answer' was entered in 66 (0.3%) and 541(2.6%) of cases, respectively. These missing responses were excluded from these analyses.

[14] Some of the variables mentioned in the literature review, such place attachment, do not have good corresponding variables in the dataset. Some other themes, such as community engagement, and the availability of local activities, required the derivation of useful proxies (i.e. attendance at artistic events)

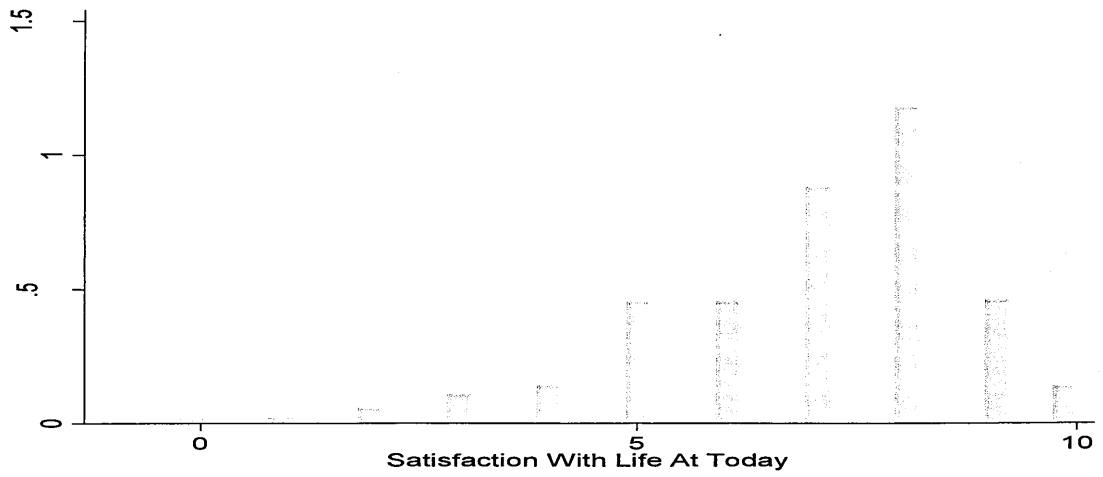
(or happiness). In the case of the former, a series of controls are added when estimating the relationship between the four indicator sets (see above) and housing satisfaction. Each set of controls – for age, nationality and tenure – are added individually without the others, before all are included cumulatively at the conclusion. This is done as the author wanted to observe the specific importance of each control to the relationship between the various indicator sets and housing satisfaction[15].

3.4 Descriptive Results and Model Estimations

3.4.1 Relating Life Satisfaction to Housing Satisfaction

The distribution of both life satisfaction and housing satisfaction is shown by Figures 9 and 10 below. Table 1 indicates that the mean housing satisfaction was 7.8 with a standard deviation of 1.9. The level of correlation between these two variables is less than 0.40[16] albeit that there is some variability when movements in the other 10 sub-domains are controlled for[17].

Figure 9 Life Satisfaction



[15] This is a widely used approach for the presentation of results. The author does recognise, however, that there is potential for confounding between the various controls (as these are added to, or subtracted from, the model)

[16] Descriptive statistics, including bivariate correlations, are presented in Tables 1 and 2

[17] In the case of a pairwise correlation between life satisfaction and each of the remaining ten variables, the correlation between life satisfaction and housing satisfaction remains unchanged at 0.365. In the case of partial correlations between life satisfaction and housing satisfaction (measuring the strength of dependence not accounted for by the remaining nine sub-domains), the result is 0.059 (sig=0.00)

Figure 10 Housing Satisfaction

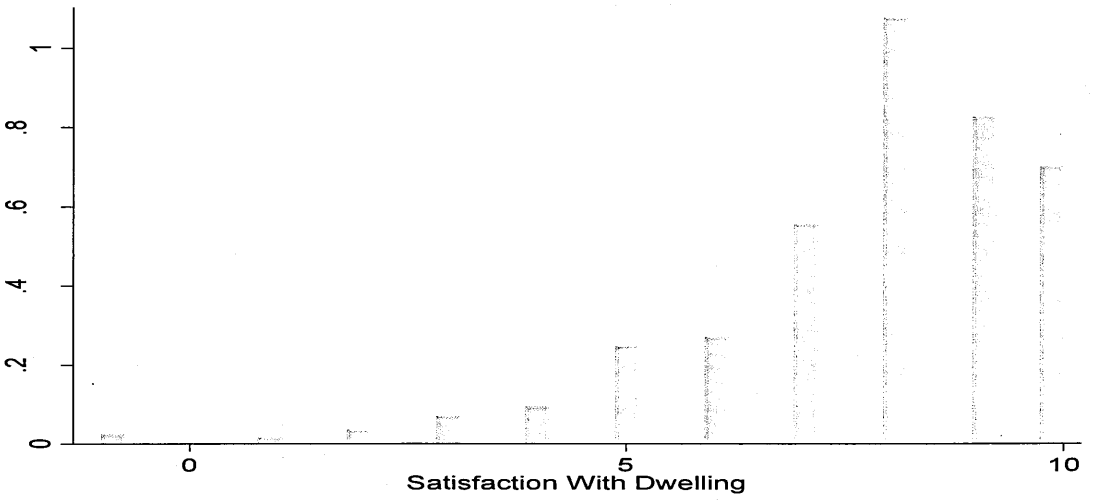


Table 1a: Summary Statistics for Life Satisfaction and other sub-domains

Variable	Obs	Mean	Std. Dev.	Min	Max
Health Satisfaction	20,886	6.56	2.22	1	10
Work Satisfaction	20,886	3.21	4.64	1	10
Housework Satisfaction	20,886	4.65	4.03	1	10
Household Income Satisfaction	20,886	6.14	2.42	1	10
Personal Income Satisfaction	20,886	5.44	2.78	1	10
Housing Satisfaction	20,886	7.77	1.94	1	10
Leisure Time Satisfaction	20,886	6.92	2.27	1	10
Childcare Satisfaction	20,886	-0.60	3.31	1	10
Family Life Satisfaction	20,886	7.53	2.26	1	10
Volunteer Work Satisfaction	20,886	0.12	3.96	1	10
Social Security System Satisfaction	20,886	5.19	2.29	1	10
Life Satisfaction	20,886	6.93	1.82	1	10

1 = lowest rating (very dissatisfied) and 10 = highest rating
Missing responses (coded -1) were excluded

Table 1b: Summary Statistics for Capabilities Covariates

Variable	Obs	1	0
		%	
Good Condition	27300	74.3	25.5
Good Space	27300	73.0	26.9
Kitchen	27300	99.3	0.5
Bathroom	27300	99.5	0.3
Water	27300	99.6	0.1
Toilet	27300	99.3	0.5
Heating	27300	97.1	2.6
Terrace	27300	80.4	18.8
Storage	27300	94.4	5.3
Garden	27300	66.4	32.8
Solar	27300	5.3	91.6
Worried about crime	20886	88.1	11.2
Good neighbourhood	27300	91.4	7.9
Invite friends to dinner	27300	46.1	53.5
Sporting Events	20886	59.5	39.9
Artistic Events	20886	44.2	54.9
Socialise	20886	96.8	2.7
Volunteering	20886	30.7	68.8
Politically Active	20886	8.1	90.8
Attend Church	20886	46.7	52.8
Environmental Interest Group	20866	4.2	93.2

1 = yes and 10 = no
Missing responses (coded -1) were excluded

Table 2a: Correlation Results for SWB, Housing Satisfaction and Capabilities Covariates

Variable	Life Satisfaction	Housing Satisfaction
Good Condition	0.14	0.29
Good Space	0.04	0.18
Kitchen	0.03	0.05
Bathroom	0.02	0.04
Water	0.02	0.03
Toilet	0.03	0.04
Heating	0.05	0.09
Storage	0.03	0.05
Garden	0.12	0.21
Solar	0.05	0.06
Privately-owned	-0.11	-0.23
Government-owned	-0.12	-0.23
Coop-owned	-0.11	-0.23
Company-owned	-0.10	-0.21
Government-subsidised	-0.12	-0.23
Employed	0.11	-0.01
Worried about crime	-0.02	0.01
Good neighbourhood	0.11	0.20
Invite friends to dinner	0.20	0.12
Sporting Events	0.18	0.04
Artistic Events	0.12	0.04
Socialise	0.09	0.06
Volunteering	0.09	0.04
Politically Active	0.04	0.02
Attend Church	0.11	0.09
Environmental Interest Group	0.05	0.05

Table 2b: Correlation Results for SWB and other sub-domain subjective evaluations

Variable	Life Satisfaction	Health Satisfaction	Work Satisfaction	Housework Satisfaction	House. Income Satisfaction	Person. Income Satisfaction	Housing Satisfaction	F. Life Satisfaction
Health Satisfaction	0.51	1.00						
Work Satisfaction	0.19	0.29	1.00					
Housework Satisfaction	0.13	0.13	0.00	1.00				
House. Income Satisfaction	0.48	0.30	0.17	0.14	1.00			
Personal Income Satisfaction	0.38	0.21	0.33	0.04	0.65	1.00		
Housing Satisfaction	0.37	0.24	0.06	0.15	0.43	0.33	1.00	
Family Life Satisfaction	0.40	0.26	0.06	0.13	0.32	0.21	0.40	1.00

The results of the multiple regression analysis are presented in Table 3. This analysis takes life satisfaction as the dependent variable and explores whether the latter is a function of a set of nine satisfaction variables[18] – across a series of life domains (including housing, health and income) and including a series of socio-demographic controls[19] – in order to test the basic hypothesis about the contribution of housing satisfaction to overall SWB. The results of this analysis indicate that each of these variables is significant at the 5 per cent level. The author has assumed that these variables will act in an additive manner (or that overall SWB will be the sum of satisfaction across many life domains).

Table 3a: Regression of Subjective Well-Being on Sub-satisfaction Domains

Variable	Coef.	Std Error	t stat	P value
Constant	47.37	10.55	4.49	**0.00**
Health Satisfaction	0.26	0.01	52.85	**0.00**
Work Satisfaction	0.01	0.00	4.80	**0.00**
Housework Satisfaction	0.00	0.00	0.09	0.93
Household Income Satisfaction	0.15	0.01	25.84	**0.00**
Personal Income Satisfaction	0.06	0.01	11.54	**0.00**
Housing Satisfaction	0.05	0.01	7.64	**0.00**
Leisure Time Satisfaction	0.08	0.01	15.65	**0.00**
Childcare Satisfaction	-0.00	0.00	-0.98	0.33
Family Life Satisfaction	0.13	0.01	27.37	**0.00**
Volunteer Work Satisfaction	0.01	0.00	5.72	**0.00**
Social Security System Satisfaction	0.06	0.01	12.43	**0.00**
Male	-0.10	0.02	-4.99	**0.00**
Age (in years)	-0.003	0.00	-4.32	**0.00**
German	-0.09	0.04	-2.36	**0.02**
Owner	0.10	0.02	5.14	**0.00**
	Number of obs = 20863 R-squared = 0.4463 Adj R-squared = 0.4459 F(15, 20,874)= 1120.39 Prob>F= 0.0000			

[18] This relates to the results of a backward elimination exercise whereby the least significant variables were excluded and the model re-estimated until all independent variables were statistically significant at the 5 per cent level (restricted model). A similar approach is used for the purposes of Table 8b

[19] The author has assumed that the relationship between SWB and age will be linear given that an individual can, in many cases, be said to accumulate resources (i.e. income, educations, skills, etc.), personal relationships (i.e. marriage, offspring, etc.) and freedoms to choose as they get older. It is, however, true, that this will not always hold. For instance, disimproved personal health and mobility over time may act to reduce SWB as a person ages

Table 3b: Regression of Subjective Well-Being on Sub-satisfaction Domains (restricted)

Variable	Coef.	Std Error	t stat	P value
Constant	45.55	10.39	4.39	**0.00**
Health Satisfaction	0.27	0.01	53.01	**0.00**
Work Satisfaction	0.01	0.00	4.76	**0.00**
Household Income Satisfaction	0.15	0.01	25.89	**0.00**
Personal Income Satisfaction	0.06	0.00	11.55	**0.00**
Housing Satisfaction	0.05	0.01	7.63	**0.00**
Leisure Time Satisfaction	0.08	0.01	15.86	**0.00**
Family Life Satisfaction	0.13	0.00	27.38	**0.00**
Volunteer Work Satisfaction	0.01	0.00	5.67	**0.00**
Social Security System Satisfaction	0.06	0.01	12.41	**0.00**
Male	-0.10	0.02	-5.17	**0.00**
Age (in years)	-0.003	0.00	-4.21	**0.00**
German	-0.09	0.04	-2.31	**0.02**
Owner	0.10	0.02	5.15	**0.00**
	Number of obs = 20863			
	R-squared = 0.4463			
	Adj R-squared = 0.4460			
	F(13, 20,849)= 1292.74			
	Prob>F= 0.0000			

In other words, this approach assumes that dissatisfaction with, say, health will exert a drag effect on SWB even where an individual is satisfied with their income or employment. The analysis also shows that whilst the remaining variables are positively related to life satisfaction, this relationship is strongest with regard to satisfaction with health. This is important when one considers that access to good quality housing can play an important role in shaping a person's health. The analysis undertaken demonstrates that satisfaction with housing is a statistically significant component of broader life satisfaction and is therefore worthy of further investigation.

3.4.2 The Co-variates of Housing Satisfaction: Dwelling Characteristic Indicators

The analysis commences with a model which only considers the relationship between housing satisfaction and the physical attributes of the actual dwelling. The latter are captured using a set of 11 indicators denoting the characteristics of each dwelling including objective measures of the available facilities (i.e. garden, storage) and subjective assessments of conditions and space. In the first iteration of the model, nine of these variables had coefficients that were statistically significant

at the 5 per cent level. As expected, those variables pertaining to a respondent's subjective assessment of condition and space are positively related to the reported level of housing satisfaction though the presence of a kitchen and an indoor toilet are negatively related to the reported level of housing satisfaction. This latter finding, however, may reflect the impact of habituation whereby respondents expect that such basic facilities will be provided and consequently, do not attach any significant value to them[20]. In a second version of the model, a variable denoting gender has been added. There is no discernible change to the results of the analysis as a result suggesting that these findings apply equally to men and women.

In the third version of the model, a variable relating to the respondent's age is added to the equation. There is an unexpected and important change regarding the presence of running water and storage as these variables now become statistically insignificant, a change that may reflect changing household composition over time (i.e. children leaving home) and a concomitant reduction in the need for storage space. There is also an important change in the coefficient related to a respondent's subjective assessment of condition and space; these now become less positive and this change may reflect a reduced capacity to finance housing upgrades or repairs as a person ages. Interestingly, the reverse of this phenomenon arises in the case of the variable denoting heating and solar energy; the coefficient of these variables becomes more positive and this could conceivably relate to the issue of fuel poverty amongst older persons.

In a fifth version of the model, the addition of a variable relating to tenure of the respondent's residence causes a series of variables to become statistically insignificant; in addition to the indoor toilet and kitchen, the presence of running water, a bathroom, storage space and solar energy have now become insignificant. Moreover, the coefficients of the remaining variables in the model also become less positive. This rather suggests that tenure is linked to the possession of these attributes

[20] Only a very small proportion of respondents (with a response) reported the absence of these two facilities. In some cases, no data was reported on the survey instrument. The reference to habituation and expectations above is only one possible interpretation and it is, of course, possible to hypothesise a number of other plausible, alternative explanations. For instance, some persons may choose to live in a relatively primitive dwelling in remote rural surroundings

but it is difficult to say from the results, or theory, whether tenure or dwelling characteristics are ultimately driving housing satisfaction. Finally, a sixth version of the model introduces all of the control variables listed above. In this model, six of the initial variables are statistically significant and the coefficient of each of these variables is positive: the respondent's subjective assessment of condition and space in addition to the presence of heating, a terrace, a garden and solar energy.

3.4.3 The Co-variates of Housing Satisfaction: Ownership and Financial Status Indicators

We now turn to the results of a regression model in which ownership[21] and financial status are key. At the outset, it must be recognised that these models explain only a small minority of the observed variability. Nevertheless, the author believes that there is some value in interpreting these results as such variables (i.e. housing tenure and cost) have previously been shown to be important in the international literature and form part of the decomposition of housing satisfaction presented in Chapter 2. The same observation applies with regard to neighbourhood quality and community engagement later in this Chapter. The analysis commences with a model which only considers housing satisfaction as a function of a set of seven ownership and financial factors, including the nature of the ownership of rented properties (i.e. privately owned, Government-owned, etc.), whether the property is an officially designated social housing unit (with a Government subsidy payable to the occupant) and the monthly rent/mortgage. In the first version, the model explains only six per cent of the variability. Monthly rent and monthly mortgage costs are statistically significant but the size of the coefficient is effectively zero (to two decimal places). The addition of a series of further controls in later version of this model produces very little change to these results.

[21] A control for owner-occupation ('owner') was excluded as other private-rented housing tenure variables (i.e. rented unit is private-owned, Government-owned, etc.) have been estimated

Table 4: Regression of Housing Satisfaction on Dwelling Characteristics with Gender, Age, German Nationality and Tenure Controls

Variable	Dwelling Characteristics				Dwelling Characteristics and Gender				Dwelling Characteristics and Age				Dwelling Characteristics and German Nationality				Dwelling Characteristics and Tenure			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P valu
Constant	6.28	0.14	43.94	**0.00**	6.30	0.14	43.93	**0.00**	5.73	0.15	39.22	**0.00**	5.82	0.15	38.51	**0.00**	6.06	0.14	42.41	**0.00**
Good Condition	1.07	0.03	36.81	**0.00**	1.07	0.03	36.81	**0.00**	1.03	0.03	35.76	**0.00**	1.07	0.03	36.82	**0.00**	1.03	0.03	35.36	**0.00**
Good Space	0.62	0.03	22.19	**0.00**	0.62	0.03	22.19	**0.00**	0.61	0.03	21.91	**0.00**	0.61	0.03	21.98	**0.00**	0.62	0.03	22.37	**0.00**
Kitchen	-0.12	0.15	-0.76	0.45	-0.11	0.15	-0.76	0.45	-0.16	0.15	-1.07	0.29	-0.10	0.15	-0.69	0.49	-0.10	0.15	-0.63	0.53
Bathroom	-0.37	0.17	-2.22	**0.03**	-0.37	0.17	-2.23	**0.03**	-0.36	0.16	-2.20	**0.03**	-0.35	0.17	-2.12	**0.03**	-0.28	0.16	-1.68	0.09
Water	-0.41	0.16	-2.55	**0.01**	-0.41	0.16	-2.54	**0.01**	-0.31	0.16	-1.93	0.05	-0.40	0.16	-2.48	**0.01**	-0.31	0.16	-1.92	0.06
Toilet	-0.01	0.14	-0.06	0.95	-0.01	0.14	-0.06	0.95	-0.01	0.14	-0.06	0.95	-0.01	0.14	-0.06	0.95	0.01	0.14	0.09	0.93
Heating	0.33	0.07	4.62	**0.00**	0.33	0.07	4.62	**0.00**	0.34	0.07	4.76	**0.00**	0.32	0.07	4.52	**0.00**	0.31	0.07	4.42	**0.00**
Terrace	0.36	0.03	11.65	**0.00**	0.36	0.03	11.64	**0.00**	0.35	0.03	11.33	**0.00**	0.35	0.03	11.38	**0.00**	0.30	0.03	9.81	**0.00**
Storage	0.11	0.05	2.03	**0.04**	0.11	0.05	2.03	**0.04**	0.08	0.05	1.48	0.14	0.12	0.05	2.29	**0.02**	0.09	0.05	1.81	0.07
Garden	0.67	0.03	26.02	**0.00**	0.67	0.03	26.03	**0.00**	0.66	0.03	25.71	**0.00**	0.63	0.03	24.43	**0.00**	0.43	0.03	14.10	**0.00**
Solar	0.10	0.04	2.27	**0.02**	0.10	0.04	2.29	**0.02**	0.12	0.04	2.67	**0.01**	0.10	0.04	2.27	**0.02**	0.07	0.04	1.72	0.09
Male					-0.03	0.02	-1.33	0.18												
Age (in years)									0.011	0.00	16.13	**0.00**								
German													0.49	0.05	9.40	**0.00**				
Owner																	0.46	0.03	15.25	**0.00**
	Number of obs = 20863 R-squared = 0.1465 Adj R-squared = 0.1461				Number of obs = 20863 R-squared = 0.1466 Adj R-squared = 0.1461				Number of obs = 20863 R-squared = 0.1570 Adj R-squared = 0.1565				Number of obs = 20863 R-squared = 0.1501 Adj R-squared = 0.1496				Number of obs = 20863 R-squared = 0.1559 Adj R-squared = 0.1554			

Table 4 (cont'd): Regression of Housing Satisfaction on Dwelling Characteristics with Gender, Age, German Nationality and Tenure Controls

Variable	**Dwelling Characteristics, Age, Gender, German Nationality and Tenure**			
	Coef.	Std Error	t stat	P value
Constant	5.22	0.15	34.03	**0.00**
Good Condition	1.00	0.03	34.63	**0.00**
Good Space	0.61	0.03	21.92	**0.00**
Kitchen	-0.13	0.15	-0.85	0.40
Bathroom	-0.27	0.16	-1.64	0.10
Water	-0.22	0.16	-1.39	0.17
Toilet	0.01	0.14	0.07	0.95
Heating	0.32	0.07	4.47	**0.00**
Terrace	0.29	0.03	9.50	**0.00**
Storage	0.08	0.05	1.56	0.12
Garden	0.42	0.03	13.84	**0.00**
Solar	0.09	0.04	2.17	**0.03**
Male	-0.04	0.02	-1.53	0.13
Age (in years)	0.010	0.00	14.23	**0.00**
German	0.42	0.05	8.09	**0.00**
Owner	0.40	0.03	13.27	**0.00**
	Number of obs = 20863			
	R-squared = 0.1672			
	Adj R-squared = 0.1666			

Table 5: Regression of Housing Satisfaction on Ownership and Financial Status Indicators with Gender, Age, German Nationality and Tenure Controls

Variable	Ownership				Ownership and Gender				Ownership and Age				Ownership and German Nationality				Ownership and Tenure			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P val
Constant	7.35	0.14	53.18	**0.00**	7.37	0.14	53.12	**0.00**	6.73	0.14	47.70	**0.00**	6.87	0.15	47.15	**0.00**				
Privately-owned	-0.71	0.17	-4.12	**0.00**	-0.72	0.17	-4.13	**0.00**	-0.82	0.17	-4.76	**0.00**	-0.74	0.17	-4.26	**0.00**				
Government-owned	0.21	0.07	2.85	**0.00**	0.21	0.07	2.85	**0.00**	0.21	0.07	2.98	**0.00**	0.22	0.07	3.08	**0.00**				
Coop-owned	-0.10	0.17	-0.58	0.56	-0.10	0.17	-0.57	0.57	0.01	0.17	0.04	0.97	-0.06	0.17	-0.38	0.71				
Company-owned	0.36	0.06	5.82	**0.00**	0.36	0.06	5.83	**0.00**	0.43	0.06	6.98	**0.00**	0.36	0.06	5.75	**0.00**				
Government-subsidised	-0.16	0.03	-4.78	**0.00**	-0.16	0.03	-4.81	**0.00**	-0.16	0.03	-4.89	**0.00**	-0.15	0.03	-4.57	**0.00**				
Monthly rent	0.00	0.00	8.92	**0.00**	0.00	0.00	8.92	**0.00**	0.00	0.00	9.50	**0.00**	0.00	0.00	9.02	**0.00**				
Monthly mortgage	0.00	0.00	2.95	**0.00**	0.00	0.00	2.96	**0.00**	0.00	0.00	6.90	**0.00**	0.00	0.00	3.42	**0.00**				
Male					-0.05	0.03	-1.76	0.08												
Age (in years)									0.014	0.00	18.41	**0.00**								
German													0.55	0.05	10.16	**0.00**				
Owner																	-	-	-	-
	Number of obs = 20863 R-squared = 0.0620 Adj R-squared = 0.0617				Number of obs = 20863 R-squared = 0.0621 Adj R-squared = 0.0618				Number of obs = 20863 R-squared = 0.0770 Adj R-squared = 0.0766				Number of obs = 20863 R-squared = 0.0666 Adj R-squared = 0.0662				Number of obs = n/a R-squared = n/a Adj R-squared = n/a			

Table 5 (cont'd): Regression of Housing Satisfaction on Ownership and Financial Status Indicators with Gender, Age, German Nationality and Tenure Controls

Variable	**Ownership, Age, Gender, German Nationality and Tenure**			
	Coef.	Std Error	t stat	P value
Constant	6.31	0.15	42.44	**0.00**
Privately-owned	-0.84	0.17	-4.89	0.00
Government-owned	0.23	0.07	3.20	0.00
Coop-owned	0.04	0.17	0.24	0.81
Company-owned	0.43	0.06	6.89	0.00
Government-subsidised	-0.15	0.03	-4.72	0.00
Monthly rent	0.00	0.00	9.60	0.00
Monthly mortgage	0.00	0.00	7.30	0.00
Male	-0.04	0.03	-1.55	0.12
Age (in years)	0.014	0.00	18.14	0.00
German	0.52	0.05	9.68	0.00
Owner	-	-	-	-
	Number of obs = 20863			
	R-squared = 0.0812			
	Adj R-squared = 0.0808			

Note: Control regarding owner-occupation ('owner') excluded where other tenure variables have been estimated also

3.4.4 The Co-variates of Housing Satisfaction: Neighbourhood Quality and Social Interaction Indicators

The analysis commences with a model which only considers the relationship between housing satisfaction and a set of four indicators relating to the quality of a neighbourhood where the latter is specifically concerned with social interaction within one's own neighbourhood and the livability of that neighbourhood (i.e. safety, social cohesion, etc.). In this first iteration of the model, four of these variables had coefficients that were statistically significant at the 5 per cent level; the variable denoting anxiety relating to crime was not significant. As might be expected, a variable pertaining to a respondent's subjective assessment of quality of their own neighbourhood was statistically significant and demonstrated a strongly positive correlation to housing satisfaction. Similarly, a propensity to invite friends to one's own home to dine was also positively correlated with housing satisfaction. As before, there is no discernible change to the results of the analysis as a result of the introduction of the respondent's gender.

The propensity to worry about crime remains statistically insignificant even when the equation is modified to control for age whilst the scale and direction of the outstanding variables remain broadly unchanged. The final iteration of the model introduces all of the control variables used. In this model, three of the four independent variables are statistically significant and the coefficient of each of these variables is positive; in particular, the respondent's subjective assessment of the quality of the neighbourhood is strongly correlated with housing satisfaction. By contrast, the propensity to worry about crime is not statistically significant in any of the models estimated.

3.4.5 The Co-variates of Housing Satisfaction: Local Activities and Community Engagement Indicators

This analysis begins with a model which considers the relationship between housing satisfaction and social engagement where the latter reflects each respondent's functionings (or what they are or do within their community). For the purposes of this analysis, engagement with the local community is measured using seven variables denoting local activities undertaken (socializing, volunteering, etc.). In this first iteration of the model, four of these variables had coefficients that were statistically significant at the 5 per cent level – attending sporting events, socializing, attending church and membership of an environmental interest group – and in each case, these variables are positively correlated with housing satisfaction: a propensity to undertake a range of other local activities (including volunteering and political activism) is not statistically significant. In a second iteration of the model, gender is added but there is no discernible change.

When the respondent's age is added to the model, five of the independent variables are statistically significant. Specifically, the propensity to attend artistic events and political activism become statistically significant albeit that the direction of the relationship between these variables and the dependent variable does differ; attendance at artistic events is positively correlated with housing satisfaction whilst political activism is negatively correlated. Moreover, the scale of the coefficient of the latter variable increases significantly. This may suggest that persons who are dissatisfied with some aspect of their community are more likely to commence campaigning in pursuit of change. Interestingly, when German nationality and tenure are introduced as control variables in the next iterations of this model, the number of statistically significant independent variables falls back to just three (socializing, attending church and membership of an environmental interest group), albeit that there is likely to be some correlation between nationality and the other controls.

Finally, the sixth iteration of the model introduces all of the control variables listed above. In this model, five of the principal independent variables are statistically significant. In the case of four of these variables (attendance at sporting events, socializing, attendance at church and membership of

an environmental interest group), the direction of the relationship with housing satisfaction is positive. In the case of political activism, this variable continues to show a negative relationship with housing satisfaction.

Table 6: Regression of Housing Satisfaction on Neighbourhood Quality and Social Interaction Indicators with Gender, Age, German Nationality and Tenure Controls

Variable	Neighbourhood Quality				Neighbourhood Quality and Gender				Neighbourhood Quality and Age				Neighbourhood Quality and German Nationality				Neighbourhood Quality and Tenure			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P val
Constant	6.72	0.05	130.5	**0.00**	6.73	0.05	126.9	**0.00**	5.82	0.07	87.50	**0.00**	6.05	0.07	86.20	**0.00**	6.42	0.05	125.20	**0.0(**
Employed	-0.07	0.03	-2.68	**0.01**	-0.07	0.03	-2.62	**0.01**	0.18	0.03	6.33	**0.00**	-0.08	0.03	-2.94	**0.00**	-0.08	0.03	-3.06	**0.0(**
Worried about Crime	0.02	0.04	0.52	0.60	0.02	0.04	0.51	0.61	-0.05	0.04	-1.43	0.15	0.00	0.04	0.13	0.90	0.00	0.04	0.12	0.9(
Good Neighbourhood	1.01	0.04	26.61	**0.00**	1.01	0.04	26.61	**0.00**	0.97	0.04	25.95	**0.00**	0.97	0.04	25.62	**0.00**	0.90	0.04	24.25	**0.0(**
Invite Friends to Dinner	0.36	0.03	14.01	**0.00**	0.36	0.03	14.01	**0.00**	0.36	0.03	14.35	**0.00**	0.38	0.03	15.00	**0.00**	0.31	0.03	12.41	**0.0(**
Male					-0.01	0.03	-0.33	0.75												
Age (in years)									0.017	0.00	20.99	**0.00**								
German													0.76	0.05	13.93	**0.00**				
Owner																	0.80	0.03	30.72	**0.0(**
	Number of obs = 20863 R-squared = 0.0469 Adj R-squared = 0.0468				Number of obs = 20863 R-squared = 0.0469 Adj R-squared = 0.0467				Number of obs = 20863 R-squared = 0.0667 Adj R-squared = 0.0664				Number of obs = 20863 R-squared = 0.0557 Adj R-squared = 0.0555				Number of obs = 20863 R-squared = 0.0882 Adj R-squared = 0.0880			

Table 6 (cont'd): Regression of Housing Satisfaction on Neighbourhood Quality and Social Interaction Indicators with Gender, Age, German Nationality and Tenure Controls

Variable	**Neighbourhood Quality, Age, Gender, German Nationality and Tenure**							
	Coef.	Std Error	t stat	P value				
Constant	5.31	0.08	66.81	**0.00**				
Employed	0.13	0.03	4.41	**0.00**				
Worried about Crime	-0.07	0.04	-1.79	0.07				
Good Neighbourhood	0.86	0.04	23.27	**0.00**				
Invite Friends to Dinner	0.34	0.02	13.53	**0.00**				
Male	-0.05	0.03	-2.00	**0.04**				
Age (in years)	0.014	0.00	16.92	**0.00**				
German	0.52	0.05	9.67	**0.00**				
Owner	0.71	0.03	26.97	**0.00**				
	Number of obs = 20863 R-squared = 0.1052 Adj R-squared = 0.1049							

Table 7: Regression of Housing Satisfaction on Local Activities and Community Engagement Indicators with Gender, Age, German Nationality and Tenure Controls

Variable	Local Activities				Local Activities and Gender				Local Activities and Age				Local Activities and German Nationality				Local Activities and Tenur			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P va
Constant	7.20	0.06	116.1	**0.00**	7.20	0.06	113.3	**0.00**	6.16	0.08	79.78	**0.00**	6.45	0.08	80.39	**0.00**	6.85	0.06	111.2	**0.**
Sporting Events	0.07	0.03	2.52	**0.01**	0.07	0.03	2.52	**0.01**	0.25	0.03	8.38	**0.00**	0.05	0.03	1.91	0.06	0.04	0.03	1.40	0.
Artistic Events	0.02	0.03	0.63	0.53	0.02	0.03	0.64	0.53	0.06	0.03	2.16	**0.03**	0.00	0.03	-0.16	0.87	0.00	0.03	0.03	0.
Socialise	0.37	0.06	5.86	**0.00**	0.37	0.06	5.86	**0.00**	0.47	0.06	7.43	**0.00**	0.38	0.06	5.97	**0.00**	0.38	0.06	6.10	**0.**
Volunteering	0.06	0.03	1.88	0.06	0.06	0.03	1.87	0.06	0.06	0.03	1.94	0.05	0.03	0.03	0.99	0.32	-0.03	0.03	-0.85	0.
Politically Active	-0.06	0.05	-1.15	0.25	-0.06	0.05	-1.15	0.25	-0.12	0.05	-2.52	**0.01**	-0.06	0.05	-1.28	0.20	-0.08	0.05	-1.65	0.
Attend Church	0.31	0.03	11.20	**0.00**	0.31	0.03	11.18	**0.00**	0.22	0.03	8.15	**0.00**	0.33	0.03	12.28	**0.00**	0.18	0.03	6.51	**0.**
Environmental Interest Group	0.29	0.05	5.69	**0.00**	0.29	0.05	5.68	**0.00**	0.26	0.05	5.10	**0.00**	0.29	0.05	5.60	**0.00**	0.27	0.05	5.37	**0.**
Male					0.00	0.03	0.05	0.96												
Age (in years)									0.018	0.00	22.06	**0.00**								
German													0.81	0.06	14.62	**0.00**				
Owner																	0.84	0.03	31.42	**0.**
	Number of obs = 20886 R-squared = 0.0128 Adj R-squared = 0.0125				Number of obs = 20886 R-squared = 0.0128 Adj R-squared = 0.0125				Number of obs = 20886 R-squared = 0.0353 Adj R-squared = 0.0350				Number of obs = 20886 R-squared = 0.0228 Adj R-squared = 0.0225				Number of obs = 20863 R-squared = 0.0574 Adj R-squared = 0.0570			

Table 7 (cont'd): Regression of Housing Satisfaction on Local Activities and Community Engagement Indicators with Gender, Age, German Nationality and Tenure Controls

Variable	**Local Activities, Age, Gender, German Nationality and Tenure**							
	Coef.	Std Error	t stat	P value				
Constant	5.59	0.09	62.45	**0.00**				
Sporting Events	0.17	0.03	5.85	**0.00**				
Artistic Events	0.02	0.03	0.72	0.47				
Socialise	0.46	0.06	7.40	**0.00**				
Volunteering	-0.03	0.03	-1.06	0.29				
Politically Active	-0.13	0.05	-2.73	**0.01**				
Attend Church	0.14	0.03	5.23	**0.00**				
Environmental Interest Group	0.24	0.05	4.88	**0.00**				
Male	-0.02	0.03	-0.76	0.45				
Age (in years)	0.014	0.00	17.50	**0.00**				
German	0.53	0.05	9.75	**0.00**				
Owner	0.75	0.03	27.61	**0.00**				
	Number of obs = 20863 R-squared = 0.0765 Adj R-squared = 0.0760							

3.4.6 The Co-variates of Housing Satisfaction: Estimating the Broader Model

The analysis to date has focused on the covariates of housing satisfaction in each of the four areas of concern, an approach that was warranted given the relative novelty and multi-dimensionality of the phenomena under investigation. However, to develop a proper sense of how these variables relate, we need to estimate models in which all variables appear and the results of doing so are presented in Table 8. This regression presents housing satisfaction as a function of all independent variables that were explored previously when age, gender, German nationality and tenure are controlled for. The results of this analysis indicate those variables examined are statistically significant[22] and that the assessments regarding the sufficiency of space within the home, the general condition of the dwelling and the quality of the neighbourhood are statistically significant at the 5 per cent level and have a relatively strong positive correlation with overall housing satisfaction. The results also demonstrate that certain objective measures of the physical attributes of a dwelling are important predictive variables; the presence of central heating, a terrace and a garden are statistically significant and positively related to housing satisfaction.

The results of this linear analysis also demonstrate that what a person can do and their degree of social engagement within their own community are important predictive variables. For instance, the capacity to invite friends to dinner and to socialize and the propensity to attend sporting (or church) events or engage politically are all statistically significant at the 5 per cent level and are positively related to overall housing satisfaction (save for political engagement which is negatively related to housing satisfaction). Furthermore, the variable denoting gainful employment is statistically significant and shows a positive coefficient in this final model although the direction of the coefficient was opposite in a number of the models discussed earlier. The variable denoting anxiety about crime is also statistically significant in this broader model and this variable is negatively related

[22] A series of Block Exclusion (F) tests were applied to each of the four sets of covariates used here (see Table 9)

to housing satisfaction. The results of this linear estimation are also supported by the estimation of a further, complementary probit model[23].

This finding with regard to crime is consistent with earlier work (see for example Anand and Santos (2007)) in which violent crime appears to play a significant role on satisfaction with life. Finally, private ownership of a property was negatively correlated with housing satisfaction. This absence of an automatic overlap between ownership and housing satisfaction, however, is neither counter-intuitive nor inconsistent with previous research. Homeownership rates in Germany are low by comparison with many other Western economies and recent research by Diaz-Serrano (2006) found that ownership was more important in those countries where owner-occupation was the dominant tenure status (i.e. viewed as the natural state and thus, as an aspiration which people expect to fulfil).

[23] In most cases, with a small number of exceptions, the nature and direction of these relationships were re-affirmed by the additional regression. Approximately 80 per cent of all respondents rated their housing satisfaction at 7 or higher (out of 10). These results were recoded as 'greater than 7' is 1 and '7 or less' is 0 and a complementary probit regression model was estimated for comparative purposes. These results are presented at Table 10

Table 8a: Regression of Housing Satisfaction on all Variables[24]

Variable	Coef.	Std Error	t stat	P value
Constant	-203.9	12.78	-15.96	**0.00**
Good Condition	0.89	0.03	21.75	**0.00**
Good Space	0.60	0.03	21.76	**0.00**
Kitchen	-0.07	0.15	-0.47	0.66
Bathroom	-0.19	0.16	-1.17	0.24
Water	-0.31	0.16	-1.96	0.05
Toilet	0.01	0.14	0.05	0.96
Heating	0.27	0.07	3.86	**0.00**
Terrace	0.22	0.03	7.13	**0.00**
Storage	0.04	0.05	0.78	0.43
Garden	0.30	0.03	9.57	**0.00**
Solar	0.06	0.04	1.44	0.15
Privately-owned	-0.55	0.16	-3.39	**0.00**
Government-owned	0.13	0.07	1.96	0.05
Coop-owned	0.08	0.16	0.52	0.60
Company-owned	0.30	0.06	5.10	**0.00**
Government-subsidised	-0.05	0.03	-1.77	0.08
Monthly rent	0.00	0.00	3.44	**0.00**
Monthly mortgage	0.00	0.00	3.56	**0.00**
Employed	0.08	0.03	2.84	**0.00**
Worried about crime	-0.09	0.03	-2.66	**0.01**
Good neighbourhood	0.54	0.04	15.10	**0.00**
Invite friends to dinner	0.21	0.02	8.83	**0.00**
Sporting Events	0.08	0.03	2.84	**0.01**
Artistic Events	0.03	0.03	1.01	0.32
Socialise	0.38	0.06	6.45	**0.00**
Volunteering	-0.01	0.03	-0.48	0.63
Politically Active	-0.11	0.05	-2.53	**0.01**
Attend Church	0.08	0.03	2.95	**0.00**
Environmental Interest Group	0.20	0.05	4.14	**0.00**
Male	-0.04	0.02	-1.50	0.14
Age (in years)	0.013	0.00	16.37	**0.00**
German	0.41	0.05	7.87	**0.00**
Owner	-	-	-	-
	Number of obs = 20863			
	R-squared = 0.1910			
	Adj R-squared = 0.1898			
	F(32, 20,829)= 153.68			
	Prob>F= 0.0000			

[24] A control for owner-occupation ('owner') was excluded where other private-rented housing tenure variables (i.e. private-owned, Government-owned, etc.) have been estimated also. Where 'owner' is included as the only tenure variable, this is found not to be statistically significant in the 'unrestricted' model (Table 8a)

Table 8b: Regression of Housing Satisfaction on all Variables (restricted)[25]

Variable	Coef.	Std Error	t stat	P value
Constant	-204.1	12.73	-16.03	**0.00**
Good Condition	0.89	0.03	30.63	**0.00**
Good Space	0.59	0.03	21.53	**0.00**
Heating	0.19	0.07	2.97	**0.00**
Terrace	0.22	0.03	7.08	**0.00**
Garden	0.29	0.03	9.47	**0.00**
Privately-owned	-0.37	0.04	-9.57	**0.00**
Company-owned	0.23	0.04	5.53	**0.00**
Monthly rent	0.00	0.00	3.63	**0.00**
Monthly mortgage	0.00	0.00	3.95	**0.00**
Employed	0.08	0.03	2.77	**0.01**
Worried about crime	-0.09	0.03	-2.56	**0.01**
Good neighbourhood	0.54	0.04	15.10	**0.00**
Invite friends to dinner	0.21	0.02	8.90	**0.00**
Sporting Events	0.09	0.03	3.31	**0.00**
Socialise	0.37	0.06	6.43	**0.00**
Politically Active	-0.12	0.04	-2.86	**0.00**
Attend Church	0.08	0.03	3.27	**0.00**
Environmental Interest Group	0.20	0.05	4.20	**0.00**
Age (in years)	0.013	0.00	16.40	**0.00**
German	0.41	0.05	8.03	**0.00**
	Number of obs = 20863			
	R-squared = 0.1900			
	Adj R-squared = 0.1892			
	F(20, 20,842)= 244.46			
	Prob>F= 0.0000			

[25] A control for owner-occupation ('owner') was excluded where other private-rented housing tenure variables (i.e. private-owned, Government-owned, etc.) have been estimated also. Where 'owner' is included as the only tenure variable, this is found to be statistically significant in the 'restricted' model (Table 8b) and positively related to Housing Satisfaction (r=0.38).

Table 9: Clustered Results for Block Exclusion (F) Tests for Models of Housing Satisfaction (ref: Table 8b)

Variable	Set 1	Set 2	Set 3	Set 4
Good Condition	0			
Good Space	0			
Heating	0			
Terrace	0			
Garden	0			
	F(5, 20,842)= 373.68			
	Prob>F= 0.0000			
Privately-owned		0		
Company-owned		0		
Monthly rent		0		
Monthly mortgage		0		
		F(4, 20,842)= 59.36		
		Prob>F= 0.0000		
Employed			0	
Worried about crime			0	
Good neighbourhood			0	
Invite friends to dinner			0	
			F(4, 20,842)= 89.42	
			Prob>F= 0.0000	
Sporting Events				0
Socialise				0
Politically Active				0
Attend Church				0
Environmental Interest Group				0
				F(5, 20,842)= 19.78
				Prob>F= 0.0000

Table 10: Probit Regression of Housing Satisfaction on all Variables

Variable	Coef.	Std Error	z	P >{z}
Constant	-150.6	11.12	-13.54	**0.00**
Good Condition	0.56	0.02	24.15	**0.00**
Good Space	0.41	0.02	17.92	**0.00**
Kitchen	-0.05	0.12	-0.44	0.66
Bathroom	-0.21	0.15	-1.45	0.15
Water	-0.32	0.14	-2.21	**0.03**
Toilet	-0.05	0.12	-0.40	0.69
Heating	0.20	0.05	3.69	**0.00**
Terrace	0.14	0.03	5.44	**0.00**
Garden	0.20	0.03	7.48	**0.00**
Solar	0.03	0.04	0.74	0.46
Privately-owned	-0.23	0.13	-1.85	0.06
Government-owned	0.02	0.05	0.44	0.66
Coop-owned	0.03	0.12	0.22	0.83
Company-owned	0.13	0.05	2.75	**0.01**
Government-subsidised	-0.06	0.04	-1.46	0.14
Monthly rent	0.00	0.00	2.04	**0.04**
Monthly mortgage	0.00	0.00	3.15	**0.00**
Employed	0.07	0.02	2.92	**0.00**
Worried about crime	-0.06	0.03	-1.94	0.05
Good neighbourhood	0.31	0.03	11.26	**0.00**
Invite friends to dinner	0.13	0.02	6.05	**0.00**
Sporting Events	0.09	0.02	3.78	**0.00**
Artistic Events	0.06	0.02	2.46	**0.01**
Socialise	0.22	0.05	4.56	**0.00**
Volunteering	0.05	0.03	1.84	0.07
Politically Active	-0.07	0.04	-1.65	0.10
Attend Church	0.04	0.02	1.53	0.13
Environmental Interest Group	0.10	0.04	2.42	**0.02**
Male	-0.001	0.02	-0.05	0.96
Age (in years)	0.009	0.00	13.49	**0.00**
German	0.27	0.04	6.58	**0.00**
Owner	-	-	-	-
	Number of obs = 20863			
	LR chi2 (33) = 3011.19			
	Prob>chi2 = 0.0000			
	Psuedo R2= 0.1470			
	Log Likelihood = -8739.2566			

3.5 Conclusions

The capability theory approach is a key development in thinking on issues of poverty assessment. The traditional economic approach to poverty assessment has been centred on monetary measures of utility but the capability approach moves beyond this to examine the importance of functionings – what a person does or is – and their opportunities. Recent research in this field has examined the relationship between wider social indicators such as health outcomes, education levels and employment status on life satisfaction and happiness. The evidence presented in this chapter on the relationship between housing satisfaction and subjective well-being – and on the role played by a diverse range of housing and neighbourhood characteristics through the mediating effect of housing satisfaction – indicates that housing broadly construed, impacts on life satisfaction in a number of ways.

The preceding analysis demonstrates that satisfaction with housing is a statistically significant component of broader life satisfaction and that housing satisfaction itself can be decomposed into a series of individual components relating to dwelling characteristics, neighbourhood quality and liveability and community interaction. The results also indicate that certain physical attributes of dwellings are positively related to housing satisfaction. Our analysis confirms Diaz-Serrano's (2006) finding that dwelling deficiencies exert a negative effect on housing satisfaction and that the physical condition of the dwelling, the provision of sufficient living space and the presence of attributes such as central heating and a garden particularly important in this regard.The results presented here indicate that the presence or absence of what are basic amenities in dwellings in developed countries such as running water and indoor toilets are not actually statistically significant in terms of housing satisfaction, perhaps reflecting an element of habituation whereby German people do not ascribe any inherent value to common facilities that they have come to expect.

The results, however, indicate that the physical attributes of a dwelling are not the sole determinants of housing satisfaction but that a series of factors reflecting the quality and liveability of the neighbourhood and the potential for interaction with the broader community of residents also play an important role in shaping satisfaction, thereby suggesting that respondents attach importance to neighbourhood quality and liveability and do not simply conceptualise the home as a space isolated from the outside world. Rather, a number of variables denoting neighbourhood interaction and social engagement (or those local activities that can be undertaken) – such as inviting friends to dinner, socialising and attending church – are also statistically significant in our model of housing satisfaction. This is in accordance with other research whereby neighbourhood and life satisfaction have been found to be positively correlated (Parkes et al, 2002). The results of the full model presented at Table 8 suggest that owner-occupation of a property (denoted by the variable 'owner') is not a statistically significant predictor of housing satisfaction[26]. This seems counter-intuitive given that homeownership can be expected to provide a mechanism for fulfilling expectations and conferring status and a greater sense of control. However, a number of factors must be borne in mind when interpreting this result. Firstly, housing-related expectations are shaped by prevailing housing norms (and private renting is the dominant tenure in Germany and homeownership rates are low by comparison with many other Western economies). Secondly, other research has demonstrated that although homeownership can serve to increase self-esteem and a sense of control, this effect is not necessarily statistically significant and that it is not wholly uncommon for tenants to report higher levels of housing satisfaction than owners (Rohe and Stegman, 1994; Oswald, 2003).

Thus the analysis presented in this chapter provides several useful insights for public policy-makers concerned with housing, communities and area regeneration, given that these results demonstrate

[26] Under the parameters of the 'unrestricted' model (as per Table 8a)

that housing (and by extensions, neighbourhood) satisfaction cannot be enhanced solely by addressing accommodation standards, housing costs and material deprivation within a household or promoting home ownership. Rather, the results suggest that a more holistic approach is required whereby accommodation – whether owner-occupied or rented – is delivered within a context of sustainable communities, which include facilities that enable greater levels of social engagement and access to local services.

When interpreting these results it is important to note some potential limitations to both the data and models used here. For instance, some of the variables mentioned in the literature review, such place attachment, the personalisation of the home and individual expectations, do not have good corresponding variables in the dataset used here whilst other themes emerging from this literature, such as community engagement and the availability of local activities, required the derivation of useful proxies, including participation in sporting or artistic events. Secondly, in each of the models estimated above subjective survey responses, such as SWB and housing satisfaction, are used as the dependent variables. Such responses can be confounded by cultural factors or experiences albeit, nonetheless, this approach has increasingly gained traction within the capabilities approach and within economic research more generally. Thirdly, a more extensive set of independent variables than that employed here, perhaps addressing more of the issues surfaced in the international literature surrounding the determinants of housing and neighbourhood satisfaction, needs and preferences, could well serve to explain a higher proportion of the observed variance than do the models estimated in this research.

Finally, it is suggested that the results presented above – derived here using German survey data for 2007 – have some general applicability within the broader capabilities framework. In particular, the findings with regard to the importance of neighbourhood quality, the availability of local amenities (including employment opportunities) and the provision of opportunities around social engagement

for our housing satisfaction promise to be more widely generalizable beyond the German context. This is held to be the case because it is reasonable to assume that such needs and wants (i.e. for interaction outside the home, to feel safe in the community, to enjoy recreational activities, etc.) are not specific only to people in Germany – or are not restricted only to people living in high-income countries only – but are common to people in all contexts. Indeed, such needs are consistent with Nussbaum's checklist of capabilities.

Having sought to utilise data from the GSOEP survey to operationalise the capabilities approach in this Chapter, the author now proceeds to use the capabilities approach as a theoretical framework for examining the relationship between SWB and housing for migrant communities in Western Europe in Chapter 4. This will be done by means of constructing a series of Quality of Life (QoL) indices, relating to material and non-material deprivation, using the European Quality of Life (EQLS) dataset. These indices, in addition to allied measures of SWB and housing satisfaction, are used to explore differences in the experience of migrants and non-migrants.

Chapter 4: Housing and Quality of Life for Migrant Communities in Western Europe

Housing and Quality of Life for Migrant Communities in Western Europe: A Capabilities Approach

4.1 Introduction

Since the dawn of antiquity, Europe has borne witness to wave-upon-wave of human migration as peoples have moved across ever shifting borders with all the attendant patterns of dislocation, acculturation and fresh starts that such movements will bring. Disembarking in ancient Rome, new arrivals invariably congregated together on the Aventine Hill amidst a shared confusion and the search for one another's company. The process of migration can be traumatic with physical and social displacement accentuated by feelings of loss and separation and many migrants will seek to ameliorate such feelings through the forging of new place ties and the act of coming together within ethnic enclaves which imbue the residents with a sense of community and belonging. Over the course of millennia, such outcomes and behaviour have persisted and in more recent times, have come to be supplemented with more modern phenomena such as welfare dependency.

The application of the capabilities approach can help us to better understand these issues, including the importance of housing and neighbourhoods, and can mark an important contribution to the literature precisely because of the nature of the capabilities approach with its focus on a person's real opportunities to 'do' and to 'be'[27]. Specifically, the approach adopted here combines an exploration of universally recognised themes such as material deprivation with an examination of other, equally important considerations such as housing and life satisfaction, access to services, the quality of those services, the quality and liveability of neighbourhoods and the opportunities they afford to residents. Using the thinking which informs the capabilities approach as a framework to

[27] This approach broadens the scope of poverty assessment as is reflected in a more holistic approach to the evaluation of outcomes than traditional welfare economics; the capabilities approach emphasises the importance of the freedom to achieve well-being through what people are able to do within the constraints of the resources at their disposal.

explore the housing experience – and more broadly, the experienced utility – of migrants in Western Europe can shed more light on the problems encountered by that group and in so doing, can draw out some new and interesting themes for policymakers.

4.1.1 Ethnic Minorities and their Housing Experience in Western Europe

Such is the centrality of our housing to our day-to-day living, inadequate housing – in terms of quality, services and appropriateness of size and regardless of housing tenure – can have negative effects upon the health and well-being for all groups within society. Nevertheless, the quantum of such implications are arguably greater for migrant communities given that housing represents an important mechanism for the cultural, social and economic integration of immigrants into their host societies (Chambon et al, 1997). Research into patterns of migration into Western Europe post-WW2 has revealed that migrants into the European Union have tended to encounter disproportionate levels of social exclusion and that subsequent generations of migrant communities have come to encounter disproportionate socio-spatial inequalities whereby 'present inequalities are explained in terms of past racialised discrimination' (Fahey and Fanning, 2009; Solomos and Back, 1996).

The research also indicates that housing conditions for minority ethnic communities (principally migrants) in many Western countries tend to be worse than the average housing stock. For instance, research has indicated that ethnic minority households, and particularly migrants, in a number of Western countries, including the UK, Sweden and the Netherlands, are more likely to live in overcrowded accommodation; are more likely to live in disadvantaged areas dominated by poor standard private-rented housing; and are at a higher risk of homelessness (Harrison, 2005; Musterd and Ostendorf, 1998). The difficulties encountered by migrant communities are also pronounced with regard to housing tenure and affordability. In terms of tenure, migrant communities are less likely to be homeowners than the native population which has negative implications for their

capacity to accumulate asset wealth over time whilst studies have also shown that these communities are more likely to have difficulties in accessing high quality social housing and are more likely to reside in the private-rented sector where, in many countries, accommodation can often be of a lower standard (Edgar et al, 2004; Henderson and Karn, 1987). In terms of affordability, there is also evidence to suggest that minority ethnic households often devote a relatively large proportion of their income to housing costs even though the dwellings they occupy are generally of a poorer quality (Carter, 2005). Research from across Europe indicates that poorer households tend to occupy lower quality accommodation (Fack, 2006).

The housing consumption experience of migrants will likely differ to some extent from the general populace but the underlying rationale for this divergence must be understood in order that we can better understand the variability in housing outcomes referred to above. Interestingly, the relationship between migration and housing is a recurrent theme in the international literature with a particular emphasis upon the manner in which the behaviour of migrants in the consumption of housing differs from that of natives. In particular, previous research across a number of Western countries relates the propensity for migrants to form concentrations in specific areas of a host society and, indeed, the propensity to do so in deprived, urban environments. For instance, a pattern of settlement close to the city has been noted in the UK and the US with several studies showing that migrant minorities tend to settle – at least initially – in the older, dilapidated working class areas of a city[28] (Gordon and Travers, 2006; Maloutas, 2007; Wessel, 2001; Massey and Fischer, 2000).

The international literature suggests that the risks of disadvantage and poverty on the basis of race or ethnicity can and do combine with spatial forms of exclusion where minority ethnic groups predominantly reside in deprived areas. Gordon and Travers (2006) have noted that new

[28] It is worth noting that there are, of course, some migrants who are relatively new arrivals to a country but who will have substantial resources and good quality housing (for instance, the global business class)

immigrants to London have traditionally located in central metropolitan areas that were suffering population and economic decline and that they, in turn, have had a high likelihood of living in deprived conditions and experiencing a poor quality of life. Similarly, Castles and Miller (1998) found that, unlike the USA, European cities do not exhibit ghettos – or areas with a predominant single minority group – but that migrants do come to share spaces with other disadvantaged groups from the local population (i.e. social security recipients, pensioners, the unemployed, etc.) albeit that there will be some neighbourhoods where a specific ethnic group is large enough to have a decisive effect on appearance, culture or social structure'. Maloutas (2007) found that distinctive patterns of ethnic settlement emerged in Athens following a period of high immigration in the 1990s where, in the absence of social housing, migrants were shunted towards the 'oldest, cheapest and least comfortable part of the private-rented sector'. There is also evidence that the propensity of ethnic minority communities to cluster geographically can compound their housing inequality (see below).

Although there is a broad literature addressing themes such as the housing and neighbourhood conditions of ethnic minorities in Europe and beyond, there are nonetheless gaps in this literature. Specifically, a principal point underlying any critique of the literature must include the fact that much of this literature has tended to be based on single country (or region/city) case studies with relatively little comparative analysis and as a result, some countries are not properly represented. Moreover, although the literature on the social and cultural impacts associated with spatial concentrations is very well developed in some cases (and particularly, the United States), the evidence base regarding the extent and impact of the concentrations of ethnic minorities in Europe is comparatively weak.

4.1.2 Sen's Capabilities Approach and the Housing Experience of Migrants

The innate importance of home and shelter ensures that housing can and does play an important role in shaping both experienced quality of life as well as the opportunities a person has and as such,

housing can be said to be an important determinant of the 'beings' and 'doings' that are central to Sen's capabilities approach. Previous international research in Western Europe (and western countries more generally) has, however, amply demonstrated that the housing experiences of minority ethnic communities in terms of housing quality, choice and locational factors tend to be inferior to those of native populations in the same country (Chambon et al, 1997; Carter, 2005; Harrison, 2005) whilst research into patterns of migration into Western Europe post-WW11 has revealed that migrants into the European Union (and their descendants) have tended to encounter disproportionate levels of social exclusion (Fahey and Fanning, 2009). Consequently, it is interesting to explore the presence of sub-population variations between these minority communities and native populations and has endeavoured to consider, from a capabilities perspective, the evidence for any differences between these groups with regard to housing and neighbourhood outcomes and the implications of such variability for their comparative life and housing satisfaction.

According to Sen's (1985, 1992) capabilities approach to the economics of welfare, capability is the freedom to achieve valuable functionings where a person's total opportunities depend on the set of all functionings they could choose from, given the resources at their command, and where a person's opportunity to choose is an important determinant of their own well-being. (Robeyns, 2003; Alkire, 2004; Lelkes, 2005; Anand et al, 2005; Anand and Clark, 2006). Given this exposition on the centrality of resources and choice and the manner in which these are combined and converted into welfare outcomes, what light can the capability approach shed on the reasons for the aforementioned inferiority of the housing outcomes achievable by ethnic minority communities and the reasons for any gap between these communities and native populations in this regard? In the first instance, there is a clear difference between both populations in terms of resources with the former more likely to face difficulties with regard to income inequality, access to capital and access to the labour market Moreover, previous international research has underlined the constraints on

housing choice – and the associated barriers to access and services – faced by ethnic minority communities in Western Europe (Chambon et al, 1997; Carter, 2005; Harrison, 2005). Indeed, it is the view of the author that the capability set for such communities is constrained as a result of an absence of genuine choice due to some combination of factors including, but not limited to, informational asymmetries, language barriers and discrimination. In other words, the capability set can be smaller for many migrants as it does not contain the possibility of a genuine choice with regard to access to the housing market.

There is a clear and inherent interaction between the capabilities approach to welfare and the importance of housing with housing acting as a critical determinant of a range of important capabilities including survival, health and self-respect. Nevertheless, there are also a range of sub-population variations between minority ethnic communities and native populations with the former being more likely to encounter inferior housing outcomes. In undertaking this research, we can endeavour to understand the constraints on housing choice faced by minority ethnic communities in Western Europe and the implications of these constraints for the housing outcomes of these communities in terms of experienced housing outcomes and for subjective well-being more generally. For the purposes of this research, the pan-European survey data collected as part of the European Quality of Life Survey is used to compare subjective well-being and housing satisfaction for ethnic minority communities and native populations across Western Europe and in so doing, to apply the capabilities approach in order to better understand any variability between these sub-populations and to shed light on the reasons for this variability.

The rest of this chapter is structured as follows. Section 4.2 provides an overview of the patterns of inward migration into Western Europe in the second half of the last century and the first decade of this century, the dichotomy between the policy responses of different EU member-states over the same period (alongside a broad classification of different experiences of those states) in addition to

a concise survey of the international evidence pertaining to housing outcomes for ethnic minority communities in Western Europe. Section 4.3 outlines the methods and data used by the author and sets out the hypotheses underpinning this research. The results of this analysis, in which the capabilities approach is employed in under to explore the presence of differences in subjective well-being and housing satisfaction between these minority communities and native populations and the reasons for any variations, are presented in Section 4.4. Summary and concluding comments are presented in Section 4.5.

4.2 Historic Migration Patterns in Western Europe

Inward migration has been a key feature of modern demographic dynamics of Europe over recent decades; where this ethnic pluralisation of European countries has been a product of both past immigration and contemporary flows of asylum-seekers, refugees and (illegal) immigrants (Koopmans and Statham, 2000). Strong patterns of immigration from third countries – in addition to intra-EU mobility (or migration within the EU-27) – have '*substantially increased the proportion of EU inhabitants who do not live in their own native country or culture*' (European Commission, 2010). By 2010, some 10 million EU nationals were residing in another EU-27 member-state whilst 5 million non-nationals had acquired EU citizenship since 2001. Furthermore, more than 20 million persons residing across the EU-27 were non-EU nationals (i.e. were born outside of an EU member-state[29]). In other words, one in 25 EU-27 residents is, in fact, a migrant into Europe. This strong pattern of inward migration has been the principal driver of the population increase that has been registered across the EU in recent times (Triandafyllidou, 2011).

However, it would be wrong to presume that the experience of the recipient European countries has been homogenous; rather, a defining feature of the historical and current immigration patterns

[29] For the purpose of this research, the author has primarily considered the case of those migrants residing in Western Europe in 2007 but who were not born in a European Union member-state

into Western Europe, in particular, is the variability of the experience of these countries (Salt, 1997) with some countries experiencing longstanding immigration whilst for other countries immigration has been a more recent development. For instance, countries such as the UK and the Netherlands have experienced a number of waves of immigration since the mid-20th century – including immigration from former colonies – whilst a number of peripheral European countries such as Ireland and Sweden have seen relatively little large-scale immigration until recently and as such, had remained somewhat mono-ethnic before the 1990's. Interestingly, an important development over the past decade has been linked to labour market-related factors (OECD, 2006) where the accession of new member-states to the EU since 2004 has underscored the different policy responses of the various Western European countries. For instance, only the UK, Ireland and Sweden opened up their labour markets to nationals of the eight accession states in 2004 whilst Italy and the Netherlands put in place quotas for these nationals and other Western European countries limited entry for work purposes until 2006.

In this regard, there is a clear policy dichotomy which can be seen in the prevalence of differing immigration regimes across the EU15; one typology of these differing policies and experiences across Europe was developed by Prof. Anna Triandafyllidou (2011) and subdivides EU member-states into two camps: 'old hosts' and 'recent hosts'. The former have a long history of inward migration, a sizable migrant population and advanced integration policies whilst the latter are geographically peripheral and do not have a long experience of absorbing migrant communities. The experience of those countries which do not have a long history of inward migration (i.e. 'recent hosts') such as Ireland, Spain and Italy is likely to differ from that of European countries with histories of post-colonial immigration where prior cultural relationships and economic interdependencies pertain (Hooghe et al, 2008). However, more recent immigration trends – driven by the twin dynamics of globalisation and EU enlargement – have had broadly similar impacts in

many Western European countries such as the establishment of new immigrant communities in parts of a county that had not previously been migrant destinations (Drinkwater et al, 2006).

4.2.1 Acculturation, Integration and the Housing Career and Pathway Models

The assimilation of migrant communities into a new society is an important consideration. Assimilation has been defined as 'the social, economic and political integration of an ethnic minority group into mainstream society' (Keefe and Padilla, 1987) and acculturation is an important stage in the process of assimilation where acculturation (or behavioural assimilation) occurs when an ethnic group adopts the culture of the host society (i.e. language, etc.). A broad process of acculturation and the implied probability of changed behaviour – and the positive development in the material circumstances – of migrants is reflected in the concept of the 'housing career' (Abramsson et al , 2002) whereby the standard of the housing accommodating migrants is expected to improve over time. According to Abramsson et al, migrants tend to start their housing career at the lowest end of the market but that from there, they will move on to better quality housing conditions as they come to spend more time in their adopted home. As we have already seen, many studies have noted that migrant minorities tend to settle initially in the older, dilapidated working class areas of a city. The international research also contends that as their socio-economic status and acculturation increase, migrants tend to move to the suburbs over time and that resources (including knowledge) will be accumulated over time. This, in turn, will lead to an improvement in the quality of the accommodation accessed (Dunn, 1998; Blom, 1999). Abramsson et al's housing career model is not the last word on this subject, however. The housing pathways approach endeavours to build upon the housing career model by incorporating concepts of social meaning and relationships in the housing consumption decision-making process (Clapham, 2005)[30].

[30] The housing pathways approach looks at the varying housing experiences and routes taken by households over time. It recognises that the characteristics of the housing consumed by a household will change over

A person's housing career is a result of the relationship between opportunities and constraints whereby the latter refer to the extent that attributes limit or enhance the different courses of action available. However, the progression through this career and the choice of housing possibilities will differ between a newly arrived migrant and a native leaving the parental home. For the former, there may be a range of additional problems which can influence an immigrant's housing career including access to the labour market and discrimination. All households – both native and migrant – act in the housing market in accordance with their degree of material, cognitive and social resources. Of principal importance in determining housing consumption decisions will be a household's socio-economic status (i.e. income and labour market position). Initially, migrants can be expected to face difficulties in accessing work and accordingly, are more likely to reside in low-quality, rented accommodation. However, research indicates that over time that migrants will acquire similar socio-economic status to native households and will chose similar housing conditions and tenure (Abramsson, 2002). Findings in relation to the Swedish housing market show that time spent in the host society is the key determinant of housing tenure and that the longer an migrant household have been resident the greater the likelihood that they will be homeowners rather than renters. This implies that the more time spent in the host society – and by definition, the onset of the process of acculturation – produces integration by means of conformity to common values and attitudes regarding housing choice.

---

time. A key distinction between the housing career and the housing pathway is that the latter does not presume that there is some clearly demarcated pathway of progress, nor does this approach assume that there exists some universal set of preferences across all households regardless of social, ethnic or cultural differences. This approach assumes that households will move along some housing pathway over time as part of an integrated process of life planning where the household is searching for identity and self-fulfilment such that housing is not an end in itself but is a means to an end. Such pathways apply to all households and not just migrant communities.

4.2.2 Segregation, Concentrations and Spatial Inequalities

Strong spatial patterns of segregation predicated upon the basis of ethnic or racial differences have been a feature of many Western societies (Fahey and Fanning, 2009). The emergence of such patterns have tended to re-enforce parallel socio-economic difficulties and the international literature suggests that the risks of disadvantage and poverty on the basis of race or ethnicity can and do combine with spatial forms of exclusion where minority ethnic groups predominantly reside in deprived areas. For example, it has previously been found that a combination of low incomes, poor access to social housing and racist discrimination has contributed to residential segregation on the basis of race in Britain (Rex, 1981). Moreover, such segregation can deepen over time as new patterns of immigration tend to become superimposed upon pre-existing neighbourhood divisions (van Kempen, 2007). Issues concerning the spatial concentration and segregation of migrants have been increasingly topical in the international literature concerning urban studies and housing. This has occurred against a background whereby many major cities have witnessed ethnic segregation and the development of residential concentrations of migrants. These have been detailed in a variety of studies relating to Amsterdam, Oslo, London and others (Gordon and Travers, 2006; Aalbers and Deurloo, 2003; Deurloo and Musterd, 2001; Blom, 1999; Van Kempen and Sule Ozuekren, 1998; Van Kempen and Van Weesep, 1998; von Amersfoort, 1992). The concept of such residential concentrations of migrants is not static but rather can vary from the topical and extreme form of 'ghettoization' to more diluted forms such as the concept of the concentration area with a high degree of ethnic diversity and where migrants are more strongly represented in the local populace than in the population as a whole although they are still a numerical minority in that area (von Amersfoort, 1992).

The process of migrating to a new country is often traumatic and can involve feelings of loss, separation and helplessness. Migrants therefore seek their own communal enclaves and these can

play a significant role in the experience of a newly arrived immigrant by mitigating the psychological impact of displacement, providing alternative economic structures and assistance and facilitating the preservation of cultural traditions. As such, by creating their own communities – or in the case of later arrivals, seeking these out – immigrants can preserve their own cultural identity and mediate interaction with their new host society (Mazumdar, 2000). The creation of these concentrations of migrants can and does play a positive role in the provision of social cohesion (Peach, 1996). These areas provide a home from home for newly arrived migrants that enable them to settle into their host society and, over time, to undertake the process of assimilation. Research in this field has found that recently arrived migrants and the less acculturated find great comfort in being surrounded by familiar people (Mazumdar, 2000). These areas simultaneously provide a mechanism whereby migrants can begin to familiarise themselves with their new home and begin to integrate; in this respect, such concentrations can be viewed as intermediate stations or as stepping stones for migrants as they adjust or acculturate into their new lives. However, despite the potential positive effects of segregation, this phenomenon has been identified as a principal contributory factor to urban poverty. Research in the US (Massey and Fischer, 2000) found that residential segregation interacts with income equality to create concentrations of poverty and moreover, undermines opportunities for upward social mobility by strengthening ethnic divides and in doing so, reducing the scope for high-income minorities to separate themselves from the poor. This research indicates that concentrations of minority poverty stem from the interaction between residential segregation and rising income inequality and that these two factors combine to re-enforce pockets of urban poverty.

4.2.3 Discrimination, Resource Distribution and Opportunity Structures

The housing experience of migrants into Europe and the difficulties that have been highlighted by the international research in this regard – from homelessness to affordability and from poor

housing quality to concentrations in disadvantaged and dilapidated areas – are reflective of an uneven resource distribution where the economic circumstances of migrants, particularly at the point of migration, will have a major impact of their housing experiences (Edgar et al, 2004). These implicit economic and financial disadvantages, however, can often be compounded by discrimination and there is already a wealth of research relating the negative housing experiences of many ethnic minority (including migrant) households to racism and xenophobia. For instance, stark findings on the presence and impact of discrimination against migrants were detailed in a recent pan-European study which found that similar mechanisms of housing discrimination and disadvantage affect migrants and minorities in housing markets across Western Europe and that these take the form of the denial of 'access to accommodation on the grounds of the applicant's skin colour, imposing restrictive conditions limiting access to public housing or even violent physical attacks aimed at deterring minorities for certain neighbourhoods' (Harrison et al, 2005). This discrimination can be most acute in those sectors of the housing market where migrants are both most prevalent and most vulnerable.

In the case of the private-rented sector, which tends to be the less regulated and thus provides opportunities for discrimination with lower risks of sanction, Edgar et al have reported widespread incidences of private landlords refusing to rent properties to migrants and/or systematically employing higher rents when letting to such persons. Similarly, Castles and Miller (1998) had previously found that in European cities there has been discrimination in the allocation of public housing, including rules which effectively excluded migrants, which contributed to a tendency for migrants to concentrate in inner city areas and/or other areas with poorer housing standards. Finally, discrimination in other public spheres has served to undermine access to good quality housing for migrants. For instance, a comparative study into unlawful discrimination to employment against '(im)migrants and ethnic minorities' across four EU countries found that

restricted labour market access also results in a restriction of the possibilities for finding suitable housing (de Beijl, 2000).

There is some scope for the role of opportunity structure, however, to mitigate the impact of factors such as social exclusion, material deprivation and discrimination against migrants and other minority groups. Murie and Musterd (2004) have looked at the role of cities (and inner-city neighbourhoods, in particular) in alleviating exclusion by means of encouraging participation and integration where such neighbourhoods (i.e. diverse, inner-city neighbourhoods) offer better opportunities 'in terms of access to jobs and...a wider variety of all kinds of facilities and better opportunities for mutual exchange if various goods and services'. In this context, access to resources and the market mechanism play an important role in facilitating full participation in society. However, the market can generate unequal access for those in a weak position (i.e. migrants) which, in turn, is reflected in a narrow band of real opportunities. By contrast, the concept of reciprocity can 'help people to obtain resources through mutual support networks' (Murie and Musterd, (2004). On the basis of localised, social networks – from the household through to ethnic minority communities and beyond – these opportunity structures, or modes of integration, provide participants with valuable opportunities for labour market access, mutual support and so forth and in so doing, they reduce potential exclusionary impacts of other spheres of life. In particular, Murie and Musterd have previously argued that centrally-located and mixed-tenure neighbourhoods – or those inner-city neighbourhoods where migrants are generally held to cluster, at least in the early aftermath of their arrival – would provide better opportunity structures for integration in terms of access to employment, facilities, transport and mutual support (including learning opportunities) than would peripheral, homogenous neighbourhoods albeit that the evidence for this is varied across European cities.

4.3 Data, Methods and Hypotheses

4.3.1 Data and Definitions

This primary analysis was undertaken using data from the second European Quality of Life Survey (EQLS). This survey was undertaken by the European Foundation for the Improvement of Living and Working Conditions between 2007 and 2008 and contains information gathered from 35,000 interviews[31] across 31 countries[32]. This dataset represents a 'unique opportunity to explore quality of life throughout Europe...highlighting for policy makers and other interested groups the social and economic challenges facing the EU in the wake of the two recent rounds of enlargement' (Eurofound, 2009). This dataset presents an accessible set of variables that are closely related to our theoretical interests. The unit of analysis is the individual respondent and each respondent can be categorized with reference to migrant status (or whether the respondent was born outside of an EU member-state). The survey provides information regarding a range of characteristics that are relevant to this chapter including a subjective assessment of well-being; an assessment of personal satisfaction across a series of life domains (including housing) and the importance of said domains.

Respondents are asked to assess their living conditions including, but not limited to, the quality of public services and neighbourhood satisfaction, access to public services and the quality of said services; neighbourhood features; and material deprivation at the household level (i.e. access to warmth, clothing, food, etc.). Moreover, the survey also contains a number of questions relating to

[31] Approximately 1,000 persons aged 18 years and over were interviewed face-to-face in each country. In larger countries, however, the sample size was increased in order to better reflect the variations in actual populations. Consequently, 1,500 persons were interviewed in France, Italy, Poland and the UK whilst 2,000 persons were interviewed in Germany and Turkey. Given that Eurofound selected a sample size that was not constant country-by-country, the author did not apply any weights in this analysis. Nevertheless, the ratio of the numbers of persons interviewed in a small country (say, Ireland or Malta) compared to Germany is only 2:1 – albeit that the actual ratio of populations between such countries is significantly higher – and consequently, the views expressed by respondents from these smaller countries with regard to housing satisfaction, SWB, material deprivation, etc. are proportionately over-represented in the results presented here.

[32] The EU27 in addition to three candidate countries (Croatia, FYR Macedonia and Turkey) plus Norway.

nationality (or migrant status)[33]. The EQLS also includes a subjective assessment of the level of ethnic diversity of the local neighbourhood[34]. This combination of questions relating to nationality, SWB, deprivation and ethnic diversity and concentrations allow us to construct a mutli-level analysis of the relationship between nationality, well-being, spatial concentrations and housing and neighbourhood outcomes. This allows us to provide an empirical characterization of the experienced utility of migrant communities and to undertake detailed comparative analyses – supplemented with country-specific examples, where appropriate – which, at least partially, address some the gaps in the literature identified below.

At the outset, however, it is important to note that there are a number of limitations to this data and assumptions underpinning the analysis presented here. Firstly, the EQLS does not contain any distinct variable which would allow the author to account specifically for 'visible' minorities. The data also does not capture data with respect to the incidence of 'moving' during the inter-survey period nor does it capture data relating to how long a migrant has been living in his/her country of residence. Secondly, the scope of the research presented here is limited to Western Europe (or EU15) rather than the entire European Union (or EU27) and examines the experience of survey respondents in the former only[35]. Thirdly, the research generally references two population sub-groups amongst the survey respondents: 'migrants' and 'natives' (or 'non-migrants') but this also presents some challenges.

[33] For instance, respondents were asked whether they born in their country of residence, in another EU member-state or outside of the EU (including a non-EU member-state or the rest of the world).

[34] The neighbourhood is an area where many, or few, people are of a different race or ethnic group from most people in the country.

[35] This was done for a number of reasons. The available international literature does suggest that migration into Europe over the years has tended to be focused on Western Europe due to a range if factors (i.e. labour market opportunities, economic strength, historical and cultural ties to former colonies and geographic proximity). Also, the most up-to-date statistical data does suggest that most immigrants currently living in Europe (whether from another EU member-state or from outside of the EU) are actually residing in the EU15.

The analysis presented below is predicated on a relatively narrow definition of a migrant where the latter is a person not born in a European Union member-state but who was living in Western Europe at the time of the survey. The rationale for this is straightforward: survey respondents were simply asked to state whether they were born in the country where they now reside and if not, to state whether they originated from another EU member-state; from a non-EU European country; or from Asia; Africa; or North or South America. Respondents, however, were not asked to state their specific country of origin[36]. Consequently, the principal measure generally used here is a survey respondent who resided in Western Europe in 2007 but who was not born in a European Union member-state (referred to as an extra-EU migrant). The analysis does, however, differentiate between extra-EU and intra-EU migrants[37] for the purposes of completeness and to draw out any interesting variations in terms of outcomes. Finally, whilst the literature can often refer to minority communities when alluding to housing conditions the author has taken 'migrants' (as defined here) to be minorities as is the case – to a greater or lesser extent – throughout each Western European country. There is no specification consideration, however, of 'ethnic minorities' such as Roma or Irish Travellers as, once again, no such reference point is included in the survey dataset.

4.3.2 Methods and Hypotheses

In terms of operationalizing the capabilities approach (and developing a set of measures which are conducive to this end) within the context of this research, the author has thus sought to use the

[36] It would have been interesting to specifically examine the experiences of migrants from the recent accession member-states (say, Poland or Romania) and now living in Western Europe this was not possible as no such reference point is present in the dataset.

[37] This refers to a survey respondent who were not resident in their original country of origin in 2007 but who was born in another EU member-state (thus, including migrants from Eastern and Central European accession states). The former has accounted for a significant proportion of total migration into Western Europe in recent years and has been the subject of much debate. The inclusion of these migrants is intended to sensitise the analysis to the situations of different types of migrants (and their attendant different rights and opportunities). It should be noted this broader definition, taking as a migrant anyone not residing their country of origin, can give rise to the somewhat anomalous situation of considering any Western European living in another Western European country (say, an Irish person living in Belfast or a French person living in Brussels) to be a migrant.

aforementioned survey data with a particular emphasis having being placed upon responses concerned with the distribution of resources and subjective measures of well-being, including both life satisfaction and housing satisfaction. In order to more fully exploit the depth and breadth of the EQLS, a comprehensive analysis of this data is used here. The implicit importance of resources in shaping a person's real opportunities is referenced by considering whether there is, in fact, an uneven distribution of resources between 'migrants' and 'natives' using a social indicators methodology. These indicators take the form of four distinct QoL indices concerning various economic and non-financial resources which are derived from the survey data (see below). These indices are then used to compare (and contrast) mean outcomes between our population sub-groups whilst also constructing a series of estimation models around these indices.

The research hypotheses to be tested here include the following: (i) that each of the four QoL indices used here is distributed differently as between migrant and non-migrant communities (with the former under-performing, in relative terms); (ii) that these distributional variations are sensitive to tenure; (iii) that housing satisfaction is lower for migrants than for non-migrants; and finally (iv) that living in an ethnically diverse area can be a useful predictor of housing dissatisfaction.

4.3.2.1 Functionings, Capability Sets and Indicators of Resources

Individuals endeavour to satisfy their needs and preferences within the constraints of the resources at their disposal. Resources can include financial assets alongside non-monetary resources such as access to services. Access to, and control over, resources is certainly an important prerequisite for the achievement of a high quality of life but resources alone are insufficient for the construction of quality of life measures (Alkire, 2008). This insufficiency arises as resources are not intrinsically valuable and are poor proxies for valued states and activities. In other words, people's ability to convert resources into valued functionings can and does differ. It is not the mere existence of a resource that matters but what they enable an individual to 'do' and 'be'. Indicators of resources,

however, are highly relevant to the measurement of quality of life (QoL). Indicators of resources can be used as effective proxies for functionings and in the estimation of capability sets (Alkire, 2008).

The four QoL indices employed here are indicators of resources rather than simple measures of the resources available to individuals. These indicators combine universally recognised themes such as material deprivation alongside indicators of other, equally important considerations such as access to services, the quality of those services, the quality and liveability of neighbourhoods. The particular indicators used here were derived from a number of subjective assessments used in the second European Quality of Life Survey. Respondents were asked to attach a rating to a whole series of aspects of their own day-to-day life from their ability to pay their utility bills to public safety in their community to the quality of childcare provision[38]. These responses, in turn, are used here to frame our social indicators in the form of a series of QoL indices concerning economic and non-financial resources. These indicators of resources cover four distinct themes: access to services[39]; quality of public services[40]; neighbourhood satisfaction[41]; and material deprivation[42].

---

[38] In each case, the responses under each category are used to compile an index allocating a score to each respondent. These are summed to determine a master score under each index and no weightings have been attached to different responses or categories. The cumulative responses have been re-based such that a score of 10 is the maximum.

[39] Poor Access to Services Index Score: respondents were asked a series of questions with regard to whether specified services are available within walking distance and to provide a binary response (i.e. yes or no) in respect of six distinct services such as shops and GP surgeries. This index reflects the cumulative responses across each of these specified services where a higher score indicates a poorer level of access to all of the services specified in the survey.

[40] Neighbourhood Dissatisfaction Index Score: respondents were asked a series of questions with regard to whether they had reason to be dissatisfied with the immediate neighbourhood and whether they had reason to complain about certain specified features of their immediate neighbourhood such as crime, noise, access to green areas and air pollution. This index reflects the cumulative responses across each of the six specified neighbourhood features where a higher score indicates a higher level of neighbourhood dissatisfaction.

[41] Quality of Public Services Index Score: respondents were asked a series of questions with regard to how they would rate the quality of public services including healthcare, public transport, childcare and pensions. This index reflects the cumulative responses across each of the six specified themes where a higher score indicates a higher level of satisfaction with services.

[42] Material Deprivation Index Score: respondents were asked a series of questions with regard to whether they had encountered certain specified forms of material deprivation including whether they had been in arrears

4.3.3 Model Estimations

A series of models concerning subjective measures of well-being, including both life satisfaction and housing satisfaction, are also estimated. In these models, where migrant status itself is used as an explanatory variable allied to various measures (or proxies) which allow the author to test the robustness of our findings at each stage in the analytical process. The use of such data allows the author to test for any variations between native populations and migrant communities and is in line with emergent trends in the broader economic literature over recent years; economists in the applied welfare research space have come to recognise the value of data on subjective well-being. The use of measures of subjective well-being – generally in the form of an evaluative response to a question concerning life satisfaction – have now become a standard feature of the capabilities approach where such data is now regularly used as a dependent variable representing an indicator of experienced utility (Diener and Eunkook, 1997; Kahneman et al, 1997; Anand and van Hees, 2005; Anand et al, 2005; Layard, 2005; Alkire, 2008; Sen, 2008).

Given the foregoing, the authors seeks to understand the relationship between being a migrant into Western Europe, housing satisfaction and subjective well-being using a regression model approach that allows the influence of a variety of factors to be studied at the same time. This is done by estimating a model of experienced utility where the dependent variable (i.e. subjective housing satisfaction) is a function of a series of dependent variables as outlined above (including migrant status)[43]. We will use two versions of this general model, one in which life satisfaction depends on

---

with their rent or utility bills, whether they found it difficult to make ends meet and/or whether they have insufficient money for food. This index reflects the cumulative responses across each of the four specified themes where a higher score indicates a higher level of material deprivation.

[43] This is also estimated from the data using the OLS approach and the estimation model may be written as: $y = a + \mathrm{b}_1 x_1 + ... + \mathrm{b}_k x_k + \varepsilon$ where $x_1, ... x_k$ are the values of the regressor variables, $\mathrm{b}_1, ... \mathrm{b}_k$ are the corresponding coefficients to be estimated, ε is a normally distributed error term, and y is the dependent variable.

the variables identified below and a second in which housing satisfaction is the dependent variable. A more detailed specification of the parameters of each model estimated by the author is presented in Section 4.4.

The results of our analyses are generally presented at the pan-European level (referring to Western Europe or the EU15) in order to provide the type of comparative perspective that has sometimes been absent from previously published single country (or single region) case studies. This pan-European data is supplemented with results at the national level in order to tease out any variations across Western Europe.

4.4 Analysis and Descriptive Results

4.4.1 Distribution of Economic and Non-Financial Resources across Population Sub-groups

Sen's capabilities approach recognises the multidimensionality of social disadvantage and holds that a person's total opportunities will depend on the resources at their command. This approach provides a more holistic approach to the evaluation of outcomes for both individuals and communities than traditional welfare economics and one that emphasises a person's real opportunities to 'do' and to 'be'. The use of the capabilities approach as a framework for exploring the housing and neighbourhood conditions of migrants in Western Europe has the potential to shed a new and interesting light on these issues and in so doing, to make an important contribution to the literature in this field. In order to capture distinctive themes flowing from the capabilities approach, and given the implicit importance of resources in shaping a person's real opportunities, the uneven distribution of both economic and non-financial resources between 'migrants' and 'natives' is considered here using a social indicators methodology. These indicators are based primarily on housing and neighbourhood conditions and are used here to reflect aspects of the freedoms, opportunities and choices open to migrants living in Western Europe and to quantify disparities in outcomes and resources between population sub-groups.

The first step in this analysis is to present a comparison of mean outcomes under each of the four QoL indices. Differences in the mean (and standard deviation) for migrant communities[44] and non-migrants at the pan-European level and at the national level[45] when no cognisance is taken of variations in any other potential influences are presented below (see Table 11). In general terms, the results of this analysis indicate that 'migrants' tend to report lower mean scores than 'natives' which does indicate a marked variance in terms of resource distribution[46]. For instance, the mean material deprivation score for the non-migrant populations at the pan-European level was 1.22. By contrast, the mean score for migrants into Western Europe was 1.92. This would suggest that the level of deprivation amongst migrants is up to 50 per cent higher than for non-migrant populations. At the country-level, non-migrants outperformed migrants in almost every country with the exceptions of Finland, Ireland and Portugal (albeit in the case of Portugal the gap was just 0.03). Moreover, the scale of the variation between these population sub-groups also varied widely; in the case of Denmark, the mean score for migrants (1.52) was almost three-times higher than that for non-migrants. By comparison, this gap was actually quite narrow in countries such as Luxembourg, the UK and Portugal suggesting that the experience of migrants across Western Europe is not homogenous in this regard.

This distributional disparity is not confined to solely material measures of well-being but rather, it can also be seen with regard to the quality of public services and dissatisfaction with one's neighbourhood[47]. In terms of the former, the mean quality of public services score for the native

[44] Extra-EU migrants and intra-EU migrants

[45] At the level of an individual country, the population size (and the number of migrants in the sample) can be very limited in some instances and as such, a degree of caution is required in the interpretation of separate country effects

[46] The results of a series of Person Chi-squared tests demonstrate that the distribution of these indicators of resources (or functionings) are statistically different between the various groups (non-migrants; extra-EU migrants; and intra-EU migrants)

[47] At the pan-European level, intra-EU migrants also generally outperformed extra-EU migrants with lower reported levels of neighbourhood dissatisfaction and material deprivation. Reported satisfaction with public services was roughly equal between both cohorts

populations at the pan-European level was 5.63. By contrast, the mean score for migrants into Western Europe was lower at 5.42. Once again, these results indicate that non-migrants have tended to outperform migrants under this measure in most countries. A similar outcome is evident under our mean neighbourhood dissatisfaction score with non-migrants reporting higher levels of satisfaction – with localised factors such as crime, noise and pollution – than migrants at the pan-European level and in most individual countries. Finally, the metric measuring (dis)satisfaction with access to services throws up somewhat of a mild surprise. In this case, the mean score for non-migrants is 2.84. By comparison, the mean score for migrants is lower at 2.08 with migrants more likely to be satisfied with the availability of services (within walking distance) than non-migrants in all countries.

Table 12 takes this analysis a step further by disaggregating both migrants and non-migrants by tenure (i.e. renters and owners), albeit that the numbers within each sample are small at the country-level. This disaggregation indicates that both population sub-groups are not homogenous but that there is a greater subtlety at work with notable variance occurring within each group depending on whether respondents are homeowners or renters. A comparison of the mean outcomes for migrant homeowners with their non-migrant counterparts also yields a number of interesting observations. These results indicate that migrant homeowners tend to perform better than non-migrant renters.

At first sight, these findings suggest that tenure is, in fact, a more substantive determinant of the mean outcomes cited above than whether or not a respondent was born in Western Europe. However, this is not the full picture as it should be borne in mind that migrants are more likely to reside in rented accommodation, particularly during their earlier years post-migration as we had seen in Section 2 (Harrison, 2005; Edgar et al, 2004; Musterd and Ostendorf, 1998; Henderson and Karn, 1987). In this sense, it may be that tenure may potentially act as a proxy for time spent in a

migrant's new home country[48] (albeit that financial resources are not directly linked to length of residence[49]). A migrant is conceivably more likely to become a homeowner over time and in so doing, will converge (perhaps slowly) towards the resource-related outcomes of the native population. This would happen as he (or she) integrates with the new society (i.e. knowledge, skills, etc.) and accumulates both resources and opportunity structures along the way. Indeed, such an interpretation would be consistent with the expected process of acculturation set forth in the 'housing career' concept and similar work (Abramsson et al, 2002; Dunn, 1998; Blom, 1999). Nonetheless, this interpretation with regard to the importance of tenure can only be tentative as there is evidence of interaction between tenure and migrant status. For instance, the effects of tenure and migrant status do vary from country to country.

[48] This variable is not captured in the EQLS dataset

[49] This implies that homeownership is a function of wealth where the latter can, generally speaking, be said to be accumulated by migrants over time in their new home country. It is again worth re-iterating the caveat that some migrants, whether recent or long-standing, will have access to substantial resources whilst there are undoubtedly many migrants who have been residing in a new country for a number of years and are still living in relative poverty and enduring poor housing conditions

Table 11a: Distribution of Economic and Non-Financial Resources between Migrants and Non-migrants

Variable	Mean QoL Indices Scores for extra-EU Migrants								Mean QoL Indices Scores for Non-Migrants								Difference			
	Poor Access		Dissatisfied		Service Quality		Material Deprivation		Poor Access		Dissatisfied		Service Quality		Material Deprivation		Poor Access	Dissatisfied	Service Quality	Material Deprivation
	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.				
EU15	2.08	1.31	4.04	1.71	5.42	1.83	1.92	0.78	2.84	1.46	3.65	1.72	5.63	1.79	1.22	0.66	-0.76	0.39	-0.21	0.70
Belgium	2.18	1.43	5.36	1.61	6.33	1.51	2.56	0.92	3.55	1.58	4.82	1.71	6.49	1.42	1.52	0.72	-1.37	0.54	-0.16	1.04
Denmark	2.61	1.35	2.54	1.24	6.93	1.58	1.52	0.78	2.89	1.42	1.64	1.03	6.38	1.77	0.55	0.21	-0.28	0.90	0.55	0.97
Germany	2.57	1.29	2.90	1.47	5.41	1.81	2.18	0.84	3.23	1.32	2.54	1.34	5.45	1.66	1.51	0.72	-0.66	0.36	-0.04	0.67
Greece	1.34	0.94	5.68	1.77	5.10	1.81	3.28	0.92	2.33	1.37	5.50	1.81	4.49	1.71	2.49	0.81	-0.99	0.18	0.61	0.79
Spain	1.26	1.03	4.46	1.75	4.96	1.69	2.03	0.76	1.94	1.36	4.27	1.73	5.22	1.65	1.27	0.57	-0.68	0.19	-0.26	0.76
Finland	2.00	1.45	0.25	0.02	7.25	1.71	0.63	0.02	2.76	1.33	2.03	1.66	7.16	1.40	1.06	0.62	-0.76	-1.78	0.09	-0.43
France	3.13	1.60	4.48	1.59	5.68	1.82	2.14	0.82	3.18	1.47	3.95	1.69	5.67	1.48	1.33	0.78	-0.05	0.53	0.01	0.81
Ireland	1.29	0.52	4.29	2.16	4.67	1.96	0.36	0.05	2.15	1.48	3.35	1.78	4.79	1.80	0.80	0.62	-0.86	0.94	-0.12	-0.44
Italy	1.57	1.28	4.36	2.81	6.29	1.14	2.86	0.92	2.37	1.40	6.85	1.86	5.16	1.63	1.91	0.86	-0.80	-2.49	1.13	0.95
Luxembourg	2.20	1.31	4.00	1.83	5.78	1.57	0.77	0.56	3.32	1.55	3.77	1.55	5.84	1.88	0.55	0.44	-1.12	0.23	-0.06	0.22
Netherlands	2.87	1.31	3.50	1.61	5.48	1.88	2.07	0.68	3.56	1.46	2.32	1.13	5.82	0.46	0.92	0.54	-0.69	1.18	-0.34	1.15
Austria	1.65	1.37	2.73	1.45	5.54	1.92	2.69	0.91	1.81	1.16	2.96	1.71	6.52	1.71	0.99	0.62	-0.16	-0.23	-0.98	1.70
Portugal	1.45	1.35	6.18	1.93	4.68	1.58	1.38	0.68	2.36	1.45	5.17	2.05	4.59	1.67	1.41	0.72	-0.91	1.01	0.09	-0.03
Sweden	4.15	2.98	2.39	2.65	6.31	1.12	1.25	0.72	4.82	1.62	2.34	1.17	6.35	1.58	0.55	0.38	-0.67	0.05	-0.04	0.70
UK	1.45	1.09	4.31	1.51	4.99	1.94	1.23	0.73	2.25	1.41	2.85	1.37	5.10	1.69	0.94	0.61	-0.80	1.46	-0.11	0.29
	Number of obs = 825 (EU15)								Number of obs = 16,849 (EU15)								Number of obs = 17,674 (EU15)			

M = mean indices score (maximum score = 10)
A non-migrant is a respondent not classified as an 'extra-EU Migrant'
Difference = Migrant less non-migrant

Table 11b: Distribution of Economic and Non-Financial Resources by Migrant classification

Variable	Mean QoL Indices Scores for extra-EU Migrants								Mean QoL Indices Scores for intra-EU Migrants								Difference			
	Poor Access		Dissatisfied		Service Quality		Material Deprivation		Poor Access		Dissatisfied		Service Quality		Material Deprivation		Poor Access	Dissatisfied	Service Quality	Material Deprivation
	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.				
EU15	2.08	1.31	4.04	1.71	5.42	1.83	1.92	0.78	2.75	1.49	3.42	1.63	5.41	1.92	1.06	0.62	-0.67	0.62	0.01	0.86
Belgium	2.18	1.43	5.36	1.61	6.33	1.51	2.56	0.92	3.40	1.50	5.05	1.57	6.42	1.28	1.58	0.72	-1.22	0.31	-0.09	0.98
Denmark	2.61	1.35	2.54	1.24	6.93	1.58	1.52	0.78	3.20	1.63	1.73	1.35	6.40	2.32	0.83	0.25	-0.59	0.81	0.53	0.69
Germany	2.57	1.29	2.90	1.47	5.41	1.81	2.18	0.84	3.20	1.21	2.63	1.35	5.72	1.78	1.59	0.38	-0.63	0.27	-0.31	0.59
Greece	1.34	0.94	5.68	1.77	5.10	1.81	3.28	0.92	1.85	1.29	6.41	1.83	4.41	1.65	3.09	0.94	-0.51	-0.73	0.69	0.19
Spain	1.26	1.03	4.46	1.75	4.96	1.69	2.03	0.76	1.75	1.40	4.08	1.67	4.75	1.29	1.46	0.28	-0.49	0.38	0.21	0.57
Finland	2.00	1.45	0.25	0.02	7.25	1.71	0.63	0.02	1.13	0.62	1.75	0.87	6.38	1.85	1.88	0.52	0.87	-1.50	0.87	-1.25
France	3.13	1.60	4.48	1.59	5.68	1.82	2.14	0.82	2.70	1.71	2.90	1.84	5.10	1.98	0.85	0.28	0.43	1.58	0.58	1.29
Ireland	1.29	0.52	4.29	2.16	4.67	1.96	0.36	0.05	1.63	1.33	2.07	1.35	3.97	1.77	0.54	0.23	-0.34	2.22	0.70	-0.18
Italy	1.57	1.28	4.36	2.81	6.29	1.14	2.86	0.92	3.48	1.70	6.09	1.84	4.91	1.78	1.20	0.37	-1.91	-1.73	1.38	1.66
Luxembourg	2.20	1.31	4.00	1.83	5.78	1.57	0.77	0.56	3.01	1.56	3.56	1.57	5.43	1.93	0.64	0.25	-0.81	0.44	0.35	0.13
Netherlands	2.87	1.31	3.50	1.61	5.48	1.88	2.07	0.68	2.60	0.99	3.55	1.43	5.95	1.67	1.88	0.41	0.27	-0.05	-0.47	0.19
Austria	1.65	1.37	2.73	1.45	5.54	1.92	2.69	0.91	1.49	1.07	3.04	1.65	6.36	1.87	1.33	0.34	0.16	-0.31	-0.82	1.36
Portugal	1.45	1.35	6.18	1.93	4.68	1.58	1.38	0.68	2.75	1.82	3.88	1.98	4.75	1.39	1.88	0.46	-1.30	2.30	-0.07	-0.50
Sweden	4.15	2.98	2.39	2.65	6.31	1.12	1.25	0.72	4.33	1.82	2.28	1.91	6.17	1.39	0.76	0.47	-0.18	0.11	0.14	0.49
UK	1.45	1.09	4.31	1.51	4.99	1.94	1.23	0.73	2.10	1.26	2.92	1.52	4.98	1.89	0.46	0.25	-0.65	1.39	0.01	0.77
	Number of obs = 825								Number of obs = 812											

M = mean indices score (maximum score = 10)

Table 12a: Mean QoL Indices Scores for extra-EU Migrants (by Tenure)

Variable	Homeowners								Renters							
	Poor Access		Dissatisfied		Service Quality		Material Deprivation		Poor Access		Dissatisfied		Service Quality		Material Deprivation	
	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.
EU15	2.43	0.09	3.83	0.11	5.60	0.53	1.30	0.05	1.73	0.07	4.30	0.10	5.15	0.54	2.40	0.06
Belgium	1.35	0.29	5.00	0.45	5.92	1.65	2.00	0.19	2.50	0.39	6.00	0.42	6.75	2.12	3.25	0.29
Denmark	1.90	0.63	2.38	0.53	7.85	2.53	-	-	2.75	0.38	2.67	0.35	6.70	1.88	2.13	0.30
Germany	2.92	0.24	2.05	0.19	5.52	1.30	2.00	0.14	2.37	0.14	3.37	0.18	5.18	1.05	2.28	0.11
Greece	1.97	0.25	6.13	0.39	4.80	1.90	2.40	0.20	0.95	0.15	5.62	0.33	5.37	1.62	3.53	0.17
Spain	1.22	0.24	4.23	0.37	5.57	2.12	2.10	0.16	1.07	0.14	4.72	0.31	4.57	1.20	2.03	0.14
Finland	5.00	0.00	-	-	8.67	0.00	-	-	1.12	0.88	0.55	0.88	6.33	5.13	0.83	0.33
France	3.62	0.32	4.27	0.34	5.68	1.66	1.30	0.16	2.40	0.45	4.63	0.45	5.48	2.89	3.90	0.34
Ireland	1.67	0.62	3.15	0.87	5.12	4.52	-	-	0.83	0.42	5.13	0.74	4.27	2.85	0.83	0.14
Italy	1.88	0.61	6.67	0.95	5.98	2.72	1.90	0.25	1.67	0.71	4.17	0.87	6.08	2.40	5.00	0.91
Luxembourg	2.12	0.26	4.15	0.35	5.78	1.61	0.50	0.09	2.17	0.58	3.33	0.82	5.25	2.60	1.75	0.60
Netherlands	3.13	0.33	2.67	0.33	6.05	1.86	1.10	0.12	2.43	0.32	4.37	0.38	4.87	2.35	2.98	0.21
Austria	2.22	0.42	0.28	0.17	6.08	5.33	1.30	0.34	1.67	0.39	3.42	0.56	5.38	2.49	2.85	0.30
Portugal	2.67	0.40	5.78	0.59	5.05	2.10	0.50	0.11	0.63	0.32	6.27	0.53	4.22	2.10	1.68	0.25
Sweden	5.32	0.45	2.08	0.41	5.82	1.70	1.10	0.20	2.22	0.41	2.60	0.56	7.00	0.97	1.38	0.44
UK	1.82	0.17	4.05	0.19	5.38	1.32	0.80	0.15	1.02	0.16	4.73	0.29	4.33	1.60	1.80	0.11
	Number of obs = 354 (EU15)								Number of obs = 438 (EU15)							

Table 12b: Mean QoL Indices Scores for Non-Migrants (by Tenure)

Variable	Homeowners								Renters							
	Poor Access		Dissatisfied		Service Quality		Material Deprivation		Poor Access		Dissatisfied		Service Quality		Material Deprivation	
	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.
EU15	2.98	0.02	3.47	0.02	5.63	0.09	0.90	0.01	2.32	0.02	4.03	0.03	5.40	0.16	2.00	0.02
Belgium	3.67	0.07	4.55	0.08	6.48	0.31	1.30	0.03	2.92	0.12	5.72	0.13	6.20	0.59	2.40	0.08
Denmark	3.02	0.07	1.40	0.05	6.40	0.40	0.30	0.02	2.53	0.09	1.88	0.08	6.15	0.61	1.00	0.04
Germany	3.50	0.06	2.00	0.05	5.55	0.31	1.10	0.03	2.80	0.05	3.08	0.06	5.18	0.34	1.98	0.04
Greece	2.62	0.06	5.08	0.08	4.52	0.35	2.40	0.03	1.03	0.08	7.03	0.14	4.10	0.76	2.85	0.08
Spain	1.87	0.06	4.18	0.07	5.22	0.35	1.10	0.03	2.00	0.15	5.22	0.19	4.85	0.81	2.33	0.09
Finland	2.87	0.06	1.85	0.05	7.12	0.29	0.90	0.03	1.98	0.10	2.73	0.12	6.83	0.63	1.83	0.09
France	3.30	0.06	3.70	0.07	5.63	0.27	0.80	0.02	2.80	0.08	4.48	0.10	5.48	0.46	2.68	0.05
Ireland	2.30	0.07	2.97	0.08	4.77	0.39	0.50	0.03	1.32	0.10	4.47	0.14	4.43	0.73	1.98	0.09
Italy	2.38	0.05	6.68	0.07	5.12	0.28	1.60	0.03	2.03	0.10	7.65	0.12	4.93	0.57	3.15	0.09
Luxembourg	3.33	0.07	3.77	0.07	5.88	0.38	0.50	0.02	3.13	0.19	3.57	0.19	4.92	1.10	1.30	0.09
Netherlands	3.78	0.07	2.13	0.05	5.85	0.31	0.70	0.03	2.83	0.10	2.70	0.09	5.50	0.60	1.80	0.06
Austria	2.03	0.07	2.65	0.10	6.55	0.45	0.80	0.04	1.43	0.06	3.28	0.09	6.38	0.46	1.33	0.05
Portugal	2.42	0.07	4.75	0.10	4.58	0.40	0.10	0.04	2.25	0.10	6.20	0.15	4.38	0.55	2.43	0.07
Sweden	5.20	0.07	2.00	0.05	6.33	0.33	0.40	0.02	3.52	0.12	3.35	0.11	6.05	0.68	1.25	0.06
UK	2.37	0.05	2.58	0.05	5.00	0.32	0.50	0.02	1.88	0.07	3.33	0.09	4.98	0.54	1.90	0.06
	Number of obs = 11,728 (EU15)								Number of obs = 4,613 (EU15)							

A non-migrant is a respondent not classified as an 'extra-EU Migrant'

4.4.2 Disparities for QoL Indices for Population Sub-groups

The results presented thus far have shown clearly that resources (as measured using our QoL indices) spanning a range of economic and non-financial spheres are distributed unevenly between population sub-groups ('migrants' and 'natives') in the sense that the latter group does generally tend to perform better under most circumstances. A more detailed econometric analysis is now presented with the aim of providing an empirical characterisation of the impact of migrant status upon our four QoL indices. Specifically, the analysis is re-cast to examine the relationship between the fact of being a migrant (in the sense of not being a native of a person's country of residence) and the observed outcomes under each of our four indices. In each case, a model is estimated where we take the latter indices as our dependent variable(s) with a dummy denoting a migrant survey respondent as an explanatory (or independent) variable. Moreover, we also consider the impact of the inclusion of a series of socio-economic controls[50]. Once again, each set of controls are added individually without the others, before all are included cumulatively at the conclusion (see Section 3.3 above). This is done as the author wanted to observe the specific importance of each set of controls to the relationships being tested. The equations underpinning these four distinct models are estimated using a standard OLS regression in the case of each of the four QoL indices outlined earlier.

In the case of model (1) below, y is our first QoL index (or ACCESS) where β_1 MIGRANT is a dummy variable denoting migrant status[51]. This basic model simply posits the level of access to services as being a function of whether a given respondent is a migrant or otherwise. Such a model, however, can never adequately explain the observable variations in outcomes and so we expand our model through the introduction of a series of controls. In each case, these controls are grouped into blocks (i.e. country dummy, socio-economic characteristics, etc.) and these are added sequentially

[50] These include, but are not limited to, country of residence, gender, age, educational attainment, household income and immigration regime in order to test the impact upon the predictive power of our principal explanatory variable (and the overall R^2 of our model).

[51] Being a migrant (where a migrant is a survey respondent born outside of the EU)

before a final iteration whereby the full model is estimated[52]. For illustrative purposes, model (2a) below shows our first model with a country dummy indicating the respondents country of residence including β_2 BE and β_{15} UK (for respondents living in Belgium and the UK, respectively) plus a series of controls for household income including β_{23} YLOW and β_{25} YHIGH (for respondents living in low and high-income households, respectively). Similarly, the author has also included a series of interaction terms in a later iteration of this model which denote a migrant to Western Europe living in a specified country. For instance, β_{28} INTER_BE denotes a migrant living in Belgium (see model (2b) below for an example)[53]. The interactions relate solely to migrant status by country as the author is specifically interested in exploring the experiences of, and constraints encountered by, migrants across Western Europe and on a country-by-country basis[54]. A further control denoting neighbourhood diversity has also been included in these estimations.

$$y \rightarrow MIGRANT \qquad (1)$$

$$y \approx a + \beta_1 MIGRANT + \beta_2 BE + ... + \beta_{16} AGE + ... + \beta_{23} YLOW + ... + \beta_{26} OLDHOST + ... + e \qquad (2a)$$

$$y \approx a + ... + \beta_{28} INTER\_BE + e \qquad (2b)$$

Finally, the remaining three estimations replicate the same structure shown for model (2) below albeit that the dependent variable is inter-changed for each subsequent model using each of our four QoL sub-indices, in turn.

---

[52] The migrant status by country interaction terms are not included in the final iteration

[53] Refers to Tables 13-16 and Tables 20-21; an interaction term is based on a respondent identified as a migrant and living in each specified country. In each such case, both migrant status main effects and country main effects are excluded.

[54] This does not preclude the potential for further interactions between migrant status and other controls (say, income and tenure)

4.4.2.1 Poor Access to Services Score Index

These analyses commence with a model which considers the relationship between the 'Poor Access to Services Index Score' and migrant status. The results of a multiple regression model are presented in Table 13. In this first iteration of the model, being a migrant is negatively related the 'Poor Access to Services Index Score' albeit that this stand-alone explanatory variable describes only a very small portion of the observed variance. In later iterations, a range of controls of controls are introduced with the aim of providing a more complete description of the determinants of our 'Poor Access to Services Index Score'. The introduction of further controls does improve the explanatory power of the model but the R^2 remains low even as we work through all available combination of controls. Nevertheless, it is interesting to note that being a migrant remains statistically significant in all cases and that this independent variable is negatively related to our 'Poor Access to Services Index Score' in each case suggesting that migrants are less likely to be dissatisfied with their level of access to services.

The results of the full version of this model[55] indicate that these variables are jointly significant. These results indicate that being a migrant is both statistically significant and negatively related to this index[56]. Consequently, it can be said that these results suggest that – at least under some circumstances – migrants into Western Europe may not consider themselves to have poor access to services albeit that this index reflects the availability of such services 'within walking distance'. In this context, it may be that some ease-of-access (or at least proximity) arises due to migrants being perhaps more likely to live in heavily-populated and centrally-located urban areas which offer better

[55] Using a full suite of control variables and which adds 10 per cent to the R^2 when compared with the first, restricted model

[56] Where intra-EU migrants are taken as an independent variable, the results indicate that being a migrant is not statistically significant

opportunity structures for integration (i.e. transport hubs, employment, etc.; Murie and Musterd, 2004). There may, however, also be a number of other factors at work. For instance, the impact of habituation may play a role in shaping this outcome. There may also be some element of a 'comparison effect' at work where migrants compare their current level of access to services favourably with their own country of origin. It is also necessary to be careful when interpreting this result, and those that follow, as different groups can have varying culturally and socially-formed expectation against which they assess their own satisfaction[57].

4.4.2.2 Neighbourhood Dissatisfaction Score Index

The analysis is continued with a model which considers the relationship between the 'Neighbourhood Dissatisfaction Index Score' and being a migrant. The results of a multiple regression model are presented in Table 14. In the first iteration of the model, being a migrant is positively related to the 'Neighbourhood Dissatisfaction Index Score' albeit that, once again, this stand-alone explanatory variable explains only a very small portion of the observed variance. In subsequent iterations of the model, the introduction of further controls does improve the explanatory power of the model substantially (particularly in the case of the country dummies). Migrant status remains statistically significant with the introduction of the controls for country of residence, household income and immigration regime and in each case, this independent variable is positively related to this index suggesting that migrants are more likely to be dissatisfied with their neighbourhood.

The results of the full version of this model[58] indicate that the variables are jointly significant. These results, however, suggest that being a migrant is both statistically significant and negatively related to

[57] In the case of migrant households, they may have relatively low expectations with regard to metrics such as service/amenity availability and housing stock quality

[58] This adds almost 25 per cent to the R^2

neighbourhood dissatisfaction[59] (albeit that, once again, the vagaries of habituation and/or the impact of lower levels of expectations amongst migrant communities must be borne in mind). The findings of the earlier models would appear to have been reversed by the inclusion of our control for neighbourhood diversity albeit that there are still considerable differences country-by-country. Earlier studies cited by the author indicate the higher propensity for migrants to reside in dilapidated, inner-city neighbourhoods albeit that it is clear that the experience of migrants in this regard is unlikely to be homogenous and that there is some propensity for those same neighbourhoods to foster valuable opportunity structures for integration (Murie and Musterd, 2004) via social networks amongst migrant communities which may mitigate against such problems in some cases or, at the very least, compensate for their negative impacts.

4.4.2.3 Quality of Public Services Score Index

Thirdly, the analysis proceeds on to a model which considers the relationship between the 'Quality of Public Services Score Index' and migrant status. The results of a multiple regression model are presented in Table 15. In the first iteration of the model, being a migrant is negatively related the perceived quality of available public services. In subsequent iterations of the model, the introduction of further controls does improve the explanatory power of the model substantially. Migrant status remains statistically significant with the introduction of the controls for socio-economic characteristics, household income and immigration regime – although not when we control for country of residence – and in each of these cases, this independent variable is negatively related to our 'Quality of Public Services Score Index' suggesting that that migrants are more likely to be dissatisfied with public services.

[59] Where intra-EU migrants are taken as an independent variable, the results are similar

The results of the full version of this model[60] indicate that the variables are jointly significant. Being a migrant, however, is found not to be a statistically significant predictor of this index[61]. Once again, there are considerable differences country-by-country and the experience of individual migrants will not be homogenous. Where such dissatisfaction with the perceived quality of public services is in play, for either intra or extra-EU migrant, this may be attributable to a number of factors. Firstly, this may partially reflect some absence of knowledge and/or understanding on behalf of migrants – and in particular, more recent arrivals – with regard to how such services are delivered and can be accessed.

In this context, it is arguable that Murie and Musterd's opportunity structures hypothesis with regard to the importance of social networks amongst migrant communities in providing mutual supports (including learning and skills) can and will play some role in enabling migrants to better access those public services they require over time albeit that the author does not have sufficient data to drill down further into this issue (i.e. a migrant's duration of stay in his/her county of residence). Secondly, this finding may also reflect the fact that for migrants living in less affluent, inner-city neighbourhoods, it is possible that the available public services may require higher levels of public subsidisation whilst also facing higher levels of demand pressure and that the combination of these factors serves to undermine service quality in the view of those accessing those services.

4.4.2.4 Material Deprivation Score Index

The final of the four relationships considered here concerns a model which considers the relationship between the 'Material Deprivation Score Index' and migrant status. The results of a multiple regression model are presented in Table 16. In this first iteration of the model, migrant status is positively related the 'Material Deprivation Score Index Score' albeit that, once again, this

[60] This adds almost 19 per cent to the R^2

[61] Where intra-EU migrants are taken as an independent variable, the results indicate that being a migrant is statistically significant and is negatively related to the perceived quality of public services

stand-alone explanatory variable explains only a very small portion of the observed variance. In subsequent iterations of the model, the introduction of further controls does improve the explanatory power of the model. Moreover, it is interesting to note that migrant status remains statistically significant with the introduction of each set of controls and in each of these cases, this independent variable remains positively related to perceived material deprivation.

The results of the full version of this model[62] indicate that the variables are jointly significant. These results also indicate that being a migrant is both statistically significant and positively related to this index[63]. This can potentially be interpreted to suggest that migrants are likely to encounter difficulty making ends meet even when all of these additional controls are included in the model. This finding is not merely consistent with a number of those single county (or city) studies cited from the international literature (Sections 1 and 2) – including the propensity for migrants to occupy lower-cost, lower-quality accommodation – but is also reflective of our earlier comparison of the relative distribution of economic resources for migrants and natives. It should still be noted, however, that the quantum of the variability explained by migrant status is relatively small.

[62] This adds almost 18 per cent to the R^2

[63] Where intra-EU migrants are taken as an independent variable, the results indicate that being a migrant is not statistically significant

Table 13: Regression of Poor Access to Services Index on Migrant Status with Socio-Economic, Country Dummy, Net Household Income, Immigration Regime, Neighbourhood Diversity and Migrant-in-Country Interaction Term Dummy Controls

Variable	Migrant				Migrant and Country Dummy				Migrant and Socio-Economic Characteristics				Migrant and Net Household Income				Migrant and Immigration Regime Typology			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	2.84	0.02	126.6	**0.00**	1.83	0..09	20.98	**0.00**	2.66	0.06	45.95	**0.00**	2.88	0.04	77.95	**0.00**	2.32	0.04	64.75	**0.00**
Migrant	-0.76	0.10	-7.31	**0.00**	-0.73	0.10	-7.18	**0.00**	-0.44	0.10	-4.24	**0.00**	-0.78	0.13	-6.01	**0.00**	-0.83	0.10	-8.10	**0.00**
Belgium					1.69	0.12	13.60	**0.00**												
Denmark					1.06	0.12	8.58	**0.00**												
Germany					1.40	0.11	13.01	**0.00**												
Greece					0.48	0.12	3.82	**0.00**												
Spain					0.11	0.12	0.94	0.35												
Finland					0.93	0.12	7.48	**0.00**												
France					1.38	0.11	12.17	**0.00**												
Ireland					0.31	0.12	2.50	**0.01**												
Italy					0.53	0.11	4.72	**0.00**												
Luxembourg					1.47	0.12	11.83	**0.00**												
Netherlands					1.73	0.12	13.92	**0.00**												
Portugal					0.52	0.12	4.22	**0.00**												
Sweden					2.99	0.12	24.08	**0.00**												
UK					0.41	.011	3.63	**0.00**												
Age (65)									0.21	0.06	3.40	**0.00**								
Married									0.34	0.04	7.77	**0.00**								
Employed									-0.06	0.05	-1.26	0.21								
City/suburb									-1.10	0.05	-21.3	**0.00**								
Male									-0.05	0.04	-1.08	0.28								
Low Educ.									-0.13	0.13	-1.04	0.30								
Owner									0.34	0.05	7.03	**0.00**								
Income (low)													-0.13	0.07	-1.93	**0.05**				
Income (med.)													0.81	0.04	1.83	0.07				
Income (high)													0.15	0.08	1.95	**0.05**				
Old Hosts																	0.83	0.05	18.38	**0.00**
Recent Hosts																	*			
Diverse																				
	Number of obs = 17,674 R-squared = 0.0030 Adj R-squared = 0.0030 F(1, 17,672)= 53.39 Prob>F= 0.0000				Number of obs = 17,674 R-squared = 0.0662 Adj R-squared = 0.0654 F(15, 17,658)= 83.41 Prob>F= 0.0000				Number of obs = 17,376 R-squared = 0.0413 Adj R-squared = 0.0408 F(8, 17,376)= 93.48 Prob>F= 0.0000				Number of obs = 10,563 R-squared = 0.0045 Adj R-squared = 0.0041 F(4, 10,558)= 11.83 Prob>F= 0.0000				Number of obs = 17,674 R-squared = 0.0217 Adj R-squared = 0.0216 F(2, 17,671)= 196.10 Prob>F= 0.0000			

Table 13 (cont'd): Regression of Poor Access to Services Index on Migrant Status with Socio-Economic, Country Dummy, Net Household Income, Immigration Regime, Neighbourhood Diversity and Migrant-in-Country Interaction Term Dummy Controls

Variable	Migrant and Neighbourhood Diversity				Migrant-in-Country Interaction Term Dummy				Migrant and All Controls			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	2.89	0.02	126.1	**0.00**	2.83	0.02	126.8	**0.00**	1.81	0.15	12.17	**0.00**
Migrant	-0.61	0.10	-5.83	**0.00**	-				-0.41	0.13	-3.19	**0.00**
Belgium									1.64	0.16	10.47	**0.00**
Denmark									0.82	0.14	5.65	**0.00**
Germany									1.44	0.13	11.51	**0.00**
Greece									0.49	0.17	2.94	**0.00**
Spain									-0.06	0.17	-0.37	0.71
Finland									0.60	0.17	3.59	**0.00**
France									1.10	0.14	8.08	**0.00**
Ireland									0.27	0.18	1.50	0.13
Italy									0.51	0.18	2.77	**0.01**
Luxembourg									1.40	0.16	8.67	**0.00**
Netherlands									1.42	0.15	9.46	**0.00**
Portugal									*			
Sweden									2.80	0.15	18.85	**0.00**
UK									0.48	0.15	3.26	**0.00**
Age (65)									0.08	0.08	1.07	0.29
Married									0.25	0.06	4.33	**0.00**
Employed									-0.10	0.07	-1.49	0.14
City/suburb									-0.89	0.06	-13.8	**0.00**
Male									-0.04	0.05	-0.72	0.47
Low Educ.									0.28	0.17	1.61	0.11
Owner									0.40	0.06	6.42	**0.00**
Income (low)									0.26	0.08	3.41	**0.00**
Income (med.)									-0.04	0.04	-0.88	0.38
Income (high)									-0.25	0.08	-3.22	**0.00**
Old Hosts									0.04	0.17	0.26	0.80
Recent Hosts									*			
Diverse	-0.66	0.06	-10.9	**0.00**					-0.46	0.08	-5.90	**0.00**
Inter_Belgium					-0.66	0.43	-1.52	0.13	-			
Inter_Denmark					-0.22	0.55	-0.42	0.68	-			
Inter_Germany					-0.27	0.22	-1.21	0.23	-			

Inter_Greece		-1.50	0.33	-4.51	**0.00**	-		
Inter_Spain		-1.57	0.33	-4.83	**0.00**	-		
Inter_Finland		-0.84	1.45	-0.58	0.57	-		
Inter_France		0.29	0.39	0.74	0.46	-		
Inter_Ireland		-1.55	0.63	-2.44	**0.02**	-		
Inter_Italy		-1.26	0.78	-1.63	0.10	-		
Inter_Lux		-0.63	0.42	-1.52	0.13	-		
Inter_Nether		0.03	0.40	0.07	0.94	-		
Inter_Portugal		-1.39	0.47	-2.94	**0.00**	-		
Inter_Sweden		1.32	0.57	2.31	**0.02**	-		
Inter_UK		-1.39	0.25	-5.51	**0.00**	-		
	Number of obs = 17,674 R-squared = 0.0098 Adj R-squared = 0.0097 F(2, 17,671)= 87.19 Prob>F= 0.0000	Number of obs = 17,674 R-squared = 0.0057 Adj R-squared = 0.0050 F(15, 17,659)= 7.28 Prob>F= 0.0000				Number of obs = 10,436 R-squared = 0.1081 Adj R-squared = 0.1059 F(26, 10,409)= 48.52 Prob>F= 0.0000		

Migrant refers to an 'extra-EU Migrant'
*: omitted because of collinearity
Intra-EU migrant is not statistically significant

Table 14: Regression of Neighbourhood Dissatisfaction Index on Migrant Status with Socio-Economic, Country Dummy, Net Household Income, Immigration Regime, Neighbourhood Diversity and Migrant-in-Country Interaction Term Dummy Controls

Variable	Migrant				Migrant and Country Dummy				Migrant and Socio-Economic Characteristics				Migrant and Net Household Income				Migrant and Immigration Regime Typology			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	3.65	0.03	136.9	**0.00**	2.94	0.97	30.19	**0.00**	3.96	0.07	58.17	**0.00**	3.43	0.04	81.17	**0.00**	4.70	0.04	112.3	**0.00**
Migrant	0.40	0.12	3.22	**0.00**	0.54	0.11	4.74	**0.00**	-0.00	0.12	-0.04	0.97	0.41	0.15	2.74	**0.01**	0.55	0.12	4.57	**0.00**
Belgium					1.88	0.14	13.54	**0.00**												
Denmark					-1.30	0.14	-9.31	**0.00**												
Germany					-0.42	0.12	-3.46	**0.00**												
Greece					2.53	0.14	18.16	**0.00**												
Spain					1.31	0.14	9.42	**0.00**												
Finland					-0.92	0.14	-6.64	**0.00**												
France					1.01	0.13	8.04	**0.00**												
Ireland					0.41	0.14	2.98	**0.00**												
Italy					3.89	0.13	30.73	**0.00**												
Luxembourg					0.82	0.14	5.90	**0.00**												
Netherlands					-0.58	0.14	-4.21	**0.00**												
Portugal					2.25	0.14	16.18	**0.00**												
Sweden					-0.62	0.14	-4.45	**0.00**												
UK					-0.00	0.13	-0.03	0.98												
Age (65)									-1.04	0.07	-14.2	**0.00**								
Married									-0.27	0.05	-5.11	**0.00**								
Employed									-0.16	0.06	-2.66	**0.01**								
City/suburb									1.48	0.06	24.72	**0.00**								
Male									-0.13	0.05	-2.48	**0.01**								
Low Educ.									0.81	0.15	5.36	**0.00**								
Owner									-0.19	0.06	-3.42	**0.00**								
Income (low)													0.60	0.08	7.46	**0.00**				
Income (med.)													-0.02	0.05	-0.44	0.66				
Income (high)													-0.59	0.09	-6.88	**0.00**				
Old Hosts																	-1.68 *	0.05	-31.95	**0.00**
Recent Hosts																				
Diverse																				
	Number of obs = 17,674 R-squared = 0.0006 Adj R-squared = 0.0005				Number of obs = 17,674 R-squared = 0.1754 Adj R-squared = 0.1747				Number of obs = 17,376 R-squared = 0.0540 Adj R-squared = 0.0536				Number of obs = 10,563 R-squared = 0.0074 Adj R-squared = 0.0070				Number of obs = 17,674 R-squared = 0.0552 Adj R-squared = 0.0551			

	F(1, 17,672)= 10.37 Prob>F= 0.0013	F(15, 17,658)= 250.34 Prob>F= 0.0000	F(8, 17,367)= 123.97 Prob>F= 0.0000	F(4, 10,558)= 19.55 Prob>F= 0.0000	F(2, 17,671)= 515.86 Prob>F= 0.0000

Table 14 (cont'd): Regression of Neighbourhood Dissatisfaction Index on Migrant Status with Socio-Economic, Country Dummy, Net Household Income, Immigration Regime, Neighbourhood Diversity and Migrant-in-Country Interaction Term Dummy Controls

Variable	Migrant and Neighbourhood Diversity				Migrant-in-Country Interaction Term Dummy				Migrant and All Controls			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	3.50	0.03	129.8	**0.00**	3.65	0.03	137.2	**0.00**	6.00	0.16	38.26	**0.00**
Migrant	0.02	0.12	0.20	0.84	-				-0.32	0.13	-2.39	**0.02**
Belgium									2.43	0.17	14.73	**0.00**
Denmark									-0.66	0.15	-4.21	**0.00**
Germany									0.09	0.13	0.69	0.49
Greece									-0.51	0.18	-2.93	**0.00**
Spain									-1.46	0.18	-7.94	**0.00**
Finland									-3.63	0.18	-20.6	**0.00**
France									1.76	0.14	12.21	**0.00**
Ireland									-2.71	0.19	-14.5	**0.00**
Italy									1.01	0.19	5.24	**0.00**
Luxembourg									1.50	0.17	8.79	**0.00**
Netherlands									-0.01	0.16	-0.03	0.97
Portugal									*			
Sweden									0.02	0.16	0.11	0.91
UK									0.70	0.16	4.47	**0.00**
Age (65)									-0.63	0.08	-7.71	**0.00**
Married									-0.12	0.06	-1.99	**0.05**
Employed									-0.02	0.07	-0.34	0.74
City/suburb									1.29	0.07	18.84	**0.00**
Male									-0.17	0.06	-3.00	**0.00**
Low Educ.									-0.21	0.18	-1.13	0.26
Owner									-0.50	0.07	-7.61	**0.00**
Income (low)									-0.04	0.08	-0.45	0.65
Income (med.)									0.11	0.05	2.28	**0.02**
Income (high)									-0.01	0.08	-0.17	0.87
Old Hosts									-3.40	0.17	-19.5	**0.00**
Recent Hosts									*			
Diverse	1.65	0.07	23.22	**0.00**					1.25	0.08	15.31	**0.00**
Inter_Belgium					1.71	0.52	3.32	**0.00**	-			
Inter_Denmark					-1.11	0.65	-1.70	0.09	-			
Inter_Germany					-0.75	0.26	-2.85	**0.00**	-			
Inter_Greece					2.03	0.39	5.15	**0.00**	-			

Inter_Spain		0.82	0.39	2.11	**0.04**	-		
Inter_Finland		-3.40	1.73	-1.97	**0.05**	-		
Inter_France		0.84	0.46	1.81	0.07	-		
Inter_Ireland		0.64	0.75	0.85	0.40	-		
Inter_Italy		0.71	0.92	0.77	0.44	-		
Inter_Lux		0.35	0.49	0.72	0.47	-		
Inter_Nether		-0.15	0.48	-0.30	0.76	-		
Inter_Portugal		2.54	0.56	4.53	**0.00**	-		
Inter_Sweden		-1.26	0.68	-1.86	0.06	-		
Inter_UK		0.67	0.30	2.23	**0.03**	-		
	Number of obs = 17,674	Number of obs = 17,674				Number of obs = 10,436		
	R-squared = 0.0302	R-squared = 0.0051				R-squared = 0.2455		
	Adj R-squared = 0.0301	Adj R-squared = 0.0043				Adj R-squared = 0.2436		
	F(2, 17,671)= 274.87	F(15, 17,659)= 6.48				F(26, 10,409)= 130.25		
	Prob>F= 0.0000	Prob>F= 0.0000				Prob>F= 0.0000		

Migrant refers to an 'extra-EU Migrant'
*: omitted because of collinearity
Intra-EU migrant is statistically significant and is negatively related to this indicator (-0.32)

Table 15: Regression of Quality of Public Services Index on Migrant Status with Socio-Economic, Country Dummy, Net Household Income, Immigration Regime, Neighbourhood Diversity and Migrant-in-Country Interaction Term Dummy Controls

Variable	Migrant				Migrant and Country Dummy				Migrant and Socio-Economic Characteristics				Migrant and Net Household Income				Migrant and Immigration Regime Typology			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	5.64	0.01	408.0	**0.00**	6.50	0.05	127.6	**0.00**	5.28	0.04	146.8	**0.00**	5.66	0.02	252.2	**0.00**	5.24	0.02	238.5	**0.00**
Migrant	-0.21	0.06	-3.31	**0.00**	-0.02	0.06	-0.26	0.80	-0.14	0.06	-2.23	**0.03**	-0.32	0.08	-4.09	**0.00**	-0.27	0.06	-4.26	**0.00**
Belgium					-0.02	0.07	-0.27	0.78												
Denmark					-0.10	0.07	-1.43	0.15												
Germany					-1.06	0.06	-16.8	**0.00**												
Greece					-1.96	0.07	-26.9	**0.00**												
Spain					-1.30	0.07	-17.9	**0.00**												
Finland					0.66	0.07	9.01	**0.00**												
France					-0.83	0.07	-12.6	**0.00**												
Ireland					-1.72	0.07	-23.6	**0.00**												
Italy					-1.33	0.07	-20.2	**0.00**												
Luxembourg					-0.67	0.07	-9.15	**0.00**												
Netherlands					-0.69	0.07	-9.57	**0.00**												
Portugal					-1.91	0.07	-26.2	**0.00**												
Sweden					-0.15	0.07	-2.12	**0.03**												
UK					-1.41	0.07	-21.3	**0.00**												
Age (65)									0.32	0.04	8.35	**0.00**								
Married									0.25	0.03	9.13	**0.00**								
Employed									0.12	0.03	3.65	**0.00**								
City/suburb									-0.01	0.03	-0.31	0.76								
Male									-0.02	0.03	-0.73	0.47								
Low Educ.									-0.85	0.08	-10.7	**0.00**								
Owner									0.16	0.03	5.38	**0.00**								
Income (low)													-0.59	0.04	-13.9	**0.00**				
Income (med.)													0.23	0.03	8.71	**0.00**				
Income (high)													0.48	0.05	10.41	**0.00**				
Old Hosts																	0.63	0.03	22.72	**0.00**
Recent Hosts																	*			
Diverse																				
	Number of obs = 17,674 R-squared = 0.0006 Adj R-squared = 0.0006				Number of obs = 17,674 R-squared = 0.1594 Adj R-squared = 0.1587				Number of obs = 17,376 R-squared = 0.0186 Adj R-squared = 0.0182				Number of obs = 10,563 R-squared = 0.0290 Adj R-squared = 0.0287				Number of obs = 17,674 R-squared = 0.0290 Adj R-squared = 0.0289			

	F(1, 17,672)= 10.99 Prob>F= 0.0009	F(15, 17,658)= 223.22 Prob>F= 0.0000	F(8, 17,367)= 41.19 Prob>F= 0.0000	F(4, 10,558)= 78.89 Prob>F= 0.0000	F(2, 17,671)= 263.64 Prob>F= 0.0000

Table 15 (cont'd): Regression of Quality of Public Services Index on Migrant Status with Socio-Economic, Country Dummy, Net Household Income, Immigration Regime, Neighbourhood Diversity and Migrant-in-Country Interaction Term Dummy Controls

Variable	Migrant and Neighbourhood Diversity				Migrant-in-Country Interaction Term Dummy				Migrant and All Controls			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	5.66	0.01	398.7	**0.00**	5.64	0.01	409.0	**0.00**	4.36	0.09	50.03	**0.00**
Migrant	-0.16	0.06	-2.48	**0.01**	-				0.05	0.07	0.64	0.53
Belgium									-0.15	0.09	-1.58	0.11
Denmark									-0.19	0.08	-2.19	**0.03**
Germany									-1.09	0.07	-14.8	**0.00**
Greece									-0.10	0.10	-1.05	0.29
Spain									0.45	0.10	4.45	**0.00**
Finland									2.57	0.10	26.28	**0.00**
France									-0.86	0.08	-10.7	**0.00**
Ireland									0.24	0.10	2.29	**0.02**
Italy									0.64	0.11	5.96	**0.00**
Luxembourg									-0.83	0.10	-8.76	**0.00**
Netherlands									0.70	0.09	-8.00	**0.00**
Portugal									*			
Sweden									-0.31	0.09	-3.59	**0.00**
UK									-1.49	0.09	-17.1	**0.00**
Age (65)									0.28	0.05	6.06	**0.00**
Married									0.20	0.03	5.79	**0.00**
Employed									0.03	0.04	0.77	0.44
City/suburb									0.10	0.04	2.70	**0.01**
Male									-0.04	0.03	-1.22	0.22
Low Educ.									-0.28	0.10	-2.72	**0.01**
Owner									0.20	0.04	5.60	**0.00**
Income (low)									-0.20	0.05	-4.48	**0.00**
Income (med.)									0.08	0.03	3.22	**0.00**
Income (high)									0.16	0.05	3.36	**0.00**
Old Hosts									1.88	0.10	19.38	**0.00**
Recent Hosts									*			
Diverse	-0.23	0.04	-6.15	**0.00**					-0.21	0.05	-4.65	**0.00**
Inter_Belgium					0.70	0.27	2.61	**0.01**	-			
Inter_Denmark					1.29	0.34	3.82	**0.00**	-			
Inter_Germany					-0.22	0.14	-1.63	0.10	-			
Inter_Greece					-0.53	0.20	-2.60	**0.01**	-			

Inter_Spain		-0.67	0.20	-3.36	**0.00**	-		
Inter_Finland		1.61	0.90	1.80	0.07	-		
Inter_France		0.04	0.24	0.18	0.86	-		
Inter_Ireland		-0.97	0.39	-2.48	**0.01**	-		
Inter_Italy		0.65	0.48	1.36	0.18	-		
Inter_Lux		0.14	0.26	0.54	0.59	-		
Inter_Nether		-0.16	0.25	-0.63	0.53	-		
Inter_Portugal		-0.95	0.29	-3.27	**0.00**	-		
Inter_Sweden		0.67	0.35	1.91	0.06	-		
Inter_UK		-0.64	0.16	-4.15	**0.00**	-		
	Number of obs = 17,674	Number of obs = 17,674				Number of obs = 10,436		
	R-squared = 0.0028	R-squared = 0.0048				R-squared = 0.1934		
	Adj R-squared = 0.0026	Adj R-squared = 0.0040				Adj R-squared = 0.1914		
	F(2, 17,671)= 24.40	F(15, 17,659)= 6.10				F(26, 10,409)= 95.99		
	Prob>F= 0.0000	Prob>F= 0.0000				Prob>F= 0.0000		

Migrant refers to an 'extra-EU Migrant'
*: omitted because of collinearity
Intra-EU migrant is statistically significant and is negatively related to this indicator (-0.22)

Table 16: Regression of Material Deprivation Index on Migrant Status with Socio-Economic, Country Dummy, Net Household Income, Immigration Regime, Neighbourhood Diversity and Migrant-in-Country Interaction Term Dummy Controls

Variable	Migrant				Migrant and Country Dummy				Migrant and Socio-Economic Characteristics				Migrant and Net Household Income				Migrant and Immigration Regime Typology			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	1.22	0.02	68.38	**0.00**	1.09	0.07	15.51	**0.00**	2.23	0.05	48.93	**0.00**	1.41	0.03	50.18	**0.00**	1.51	0.29	52.68	**0.00**
Migrant	0.70	0.08	8.44	**0.00**	0.64	0.08	7.84	**0.00**	0.44	0.08	5.34	**0.00**	0.89	0.10	8.93	**0.00**	0.74	0.08	8.99	**0.00**
Belgium					0.44	0.10	4.45	**0.00**												
Denmark					-0.53	0.10	-5.30	**0.00**												
Germany					0.43	0.09	4.95	**0.00**												
Greece					1.41	0.10	14.10	**0.00**												
Spain					0.19	0.10	1.89	0.06												
Finland					-0.03	0.10	-0.28	0.78												
France					0.24	0.09	2.69	**0.01**												
Ireland					-0.31	0.10	-3.14	**0.00**												
Italy					0.82	0.09	9.00	**0.00**												
Luxembourg					-0.56	0.10	-5.56	**0.00**												
Netherlands					-0.15	0.10	-1.47	0.14												
Portugal					0.29	0.10	2.91	**0.00**												
Sweden					-0.54	0.10	-5.43	**0.00**												
UK					-0.18	0.09	-2.00	**0.05**												
Age (65)									-0.59	0.05	-12.1	**0.00**								
Married									-0.13	0.03	-3.66	**0.00**								
Employed									-0.38	0.04	-9.45	**0.00**								
City/suburb									0.06	0.04	1.37	0.17								
Male									-0.17	0.03	-4.77	**0.00**								
Low Educ.									1.13	0.10	11.16	**0.00**								
Owner									-0.82	0.04	-21.8	**0.00**								
Income (low)													1.67	0.05	31.39	**0.00**				
Income (med.)													-0.17	0.03	-4.95	**0.00**				
Income (high)													-1.07	0.06	-18.6	**0.00**				
Old Hosts																	-0.47	0.04	-12.90	**0.00**
Recent Hosts																	*			
Diverse																				
	Number of obs = 17674 R-squared = 0.0040 Adj R-squared = 0.0040				Number of obs = 17,674 R-squared = 0.0515 Adj R-squared = 0.0507				Number of obs = 17,376 R-squared = 0.0562 Adj R-squared = 0.0557				Number of obs = 10,563 R-squared = 0.0940 Adj R-squared = 0.0937				Number of obs = 17,674 R-squared = 0.0133 Adj R-squared = 0.0132			

	F(1, 17,672)= 71.31 Prob>F= 0.0000	F(15, 17,658)= 63.91 Prob>F= 0.0000	F(8, 17,367)= 129.16 Prob>F= 0.0000	F(4, 10,558)= 273.85 Prob>F= 0.0000	F(2, 17,671)= 119.15 Prob>F= 0.0000

Table 16 (cont'd): Regression of Material Deprivation Index on Migrant Status with Socio-Economic, Country Dummy, Net Household Income, Immigration Regime, Neighbourhood Diversity and Migrant-in-Country Interaction Term Dummy Controls

Variable	Migrant and Neighbourhood Diversity				Migrant-in-Country Interaction Term Dummy				Migrant and All Controls					
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value		
Constant	1.18	0.02	64.42	**0.00**	1.22	0.02	68.66	**0.00**	2.47	0.11	21.68	**0.00**		
Migrant	0.59	0.08	7.10	**0.00**	-				0.51	0.10	5.18	**0.00**		
Belgium									0.67	0.12	5.58	**0.00**		
Denmark									-0.29	0.11	-2.64	**0.01**		
Germany									0.52	0.09	5.38	**0.00**		
Greece									0.95	0.13	7.41	**0.00**		
Spain									-0.03	0.13	-0.22	0.83		
Finland									-0.40	0.13	-3.15	**0.00**		
France									0.47	0.10	4.47	**0.00**		
Ireland									-0.44	0.14	-3.23	**0.00**		
Italy									0.85	0.14	6.03	**0.00**		
Luxembourg									0.00	0.12	-0.02	0.98		
Netherlands									0.12	0.12	1.08	0.28		
Portugal									*					
Sweden									-0.14	0.11	-1.24	0.22		
UK									0.09	0.11	0.75	0.45		
Age (65)									-0.77	0.06	-12.9	**0.00**		
Married									-0.06	0.04	-1.30	0.20		
Employed									-0.35	0.05	-6.63	**0.00**		
City/suburb									-0.12	0.05	-2.44	**0.02**		
Male									-0.17	0.04	-3.99	**0.00**		
Low Educ.									0.46	0.13	3.46	**0.00**		
Owner									-0.76	0.05	-15.9	**0.00**		
Income (low)									1.27	0.06	21.43	**0.00**		
Income (med.)									-0.19	0.03	-5.66	**0.00**		
Income (high)									-0.70	0.06	-11.5	**0.00**		
Old Hosts									-0.37	0.13	-2.88	**0.00**		
Recent Hosts									*					
Diverse	0.47	0.05	9.84	**0.00**					0.29	0.06	4.89	**0.00**		
Inter_Belgium					1.33	0.35	3.85	**0.00**	-					
Inter_Denmark					0.29	0.44	0.67	0.50	-					
Inter_Germany					0.96	0.17	5.43	**0.00**	-					
Inter_Greece					2.05	0.26	7.76	**0.00**	-					

Inter_Spain		0.81	0.26	3.11	**0.00**	-		
Inter_Finland		-0.60	1.16	-0.52	0.61	-		
Inter_France		0.92	0.31	2.96	**0.00**	-		
Inter_Ireland		-0.87	0.51	-1.71	0.09	-		
Inter_Italy		1.63	0.62	2.64	**0.01**	-		
Inter_Lux		-0.46	0.33	-1.39	0.17	-		
Inter_Nether		0.84	0.32	2.62	**0.01**	-		
Inter_Portugal		0.16	0.38	0.42	0.68	-		
Inter_Sweden		0.03	0.45	0.06	0.96	-		
Inter_UK		0.01	0.20	0.03	0.97	-		
	Number of obs = 17,674	Number of obs = 17,674				Number of obs = 10,436		
	R-squared = 0.0094	R-squared = 0.0079				R-squared = 0.1763		
	Adj R-squared = 0.0093	Adj R-squared = 0.0071				Adj R-squared = 0.1742		
	F(2, 17,671)= 84.26	F(15, 17,659)= 10.02				F(26, 10,409)= 85.67		
	Prob>F= 0.0000	Prob>F= 0.0000				Prob>F= 0.0000		

Migrant refers to an 'extra-EU Migrant'
*: omitted because of collinearity
Intra-EU migrant is not statistically significant

4.4.3 Covariates of Subjective Well-Being and Housing Satisfaction: Comparative Analysis across Western Europe

4.4.3.1 Summary Statistics for Subjective Well-Being and Housing Satisfaction

The second European Quality of Life Survey also contains a range of data relating to subjective assessments of well-being and personal satisfaction across a series of life domains (including housing) and it is to this data that we now turn. An analysis of the differences in both life satisfaction and housing satisfaction between native populations and migrant communities is presented below (see Tables 17 and 18). This examines the differences between mean outcomes for both population sub-groups in order to establish the presence of any variability therein (when no cognisance is taken of variations in any other potential influences). This analysis is presented at the pan-European level (referring to Western Europe or the EU15) and at the national level. The results of these preliminary analyses indicate that there is, in fact, a measurable difference in the experienced utility of these sub-population groups at each tier with migrants performing less well than non-migrants.

In terms of SWB, the mean life satisfaction for the native populations was 7.61 whereas the mean life satisfaction for migrants into Western Europe was 7.55. At the national level, a similar gap can be observed between the mean life satisfaction of native populations and migrants. For instance, the mean life satisfaction of non-migrants in Belgium was 7.79 but this falls to just 7.44 in the case of migrants. Similarly, the mean life satisfaction of non-migrants in the UK was 7.76 but this falls to just 7.31 in the case of migrants. This is not to say, however, that migrants always perform worse against this particular measure in every Western European country albeit the aforementioned data does indicate that there is a gap at the pan-European level[64].

In terms of housing satisfaction, the results were even starker. The mean result for the native populations was 7.76 whereas mean housing satisfaction for migrants into Western Europe was substantially lower at 7.20. At the national level, a similar gap can be observed between the mean

[64] At the pan-European level, intra-EU migrants outperformed migrants into the EU and a similar results was found in the case of many individual countries

housing satisfaction of native populations and migrants. For instance, the mean housing satisfaction of non-migrants in Belgium was 7.88 but this falls to just 7.24 in the case of migrants. Similarly, the mean housing satisfaction of non-migrants in France was 7.85 but this falls to just 7.63 in the case of migrants. This divergence was replicated across every Western European country and it is clear that mean housing satisfaction does tend to be lower for migrants than for the native populations generally[65].

[65] At the pan-European level, intra-EU migrants outperformed migrants into the EU and a similar results was found in the case of many individual countries

Table 17a: Summary Statistics for Life Satisfaction of extra-EU Migrants

Variable	Obs	Mean	Std. Dev.	Min	Max
EU 15	825	7.55	1.79	1	10
Belgium	45	7.44	2.05		
Denmark	28	7.68	1.81		
Germany	174	7.43	1.99		
Greece	77	7.45	1.63		
Spain	80	7.69	1.43		
Finland	4	8.25	0.96		
France	56	7.77	1.51		
Ireland	21	8.52	1.44		
Italy	14	7.29	1.54		
Luxembourg	49	8.04	1.71		
Netherlands	52	7.56	1.43		
Austria	26	7.08	1.44		
Portugal	38	7.21	1.80		
Sweden	26	8.35	1.06		
UK	134	7.31	2.15	1	10

1 = lowest rating (very dissatisfied) and 10 = highest rating (very satisfied)
Missing responses (coded -1) were excluded

Table 17b: Summary Statistics for Life Satisfaction of Non-Migrants

Variable	Obs	Mean	Std. Dev.	Min	Max
EU 15	16,849	7.61	1.81	1	10
Belgium	965	7.79	1.52		
Denmark	976	8.25	1.74		
Germany	1,834	7.37	2.07		
Greece	923	7.19	1.89		
Spain	935	7.50	1.63		
Finland	998	8.25	1.23		
France	1,481	7.64	1.66		
Ireland	979	7.94	1.62		
Italy	1,502	6.86	1.76		
Luxembourg	955	8.03	1.75		
Netherlands	959	7.99	1.10		
Austria	1,106	7.20	2.04		
Portugal	962	6.75	1.96		
Sweden	991	8.13	1.76		
UK	1,373	7.76	1.93	1	10

Table 17c: Summary Statistics for Life Satisfaction of intra-EU Migrants

Variable	Obs	Mean	Std. Dev.	Min	Max
EU 15	812	7.67	1.94	1	10
Belgium	60	7.50	1.68		
Denmark	15	8.67	1.29		
Germany	102	7.29	2.18		
Greece	34	7.71	1.57		
Spain	24	7.17	1.81		
Finland	8	7.63	1.77		
France	50	7.60	1.92		
Ireland	70	8.04	1.72		
Italy	23	5.30	2.53		
Luxembourg	268	7.94	1.85		
Netherlands	20	8.35	1.39		
Austria	45	7.07	1.89		
Portugal	8	8.00	1.51		
Sweden	36	7.97	1.51		
UK	49	7.71	2.35	1	10

Table 18a: Summary Statistics for Housing Satisfaction of extra-EU Migrants

Variable	Obs	Mean	Std. Dev.	Min	Max
EU 15	825	7.20	2.29	1	10
Belgium	45	7.24	2.52		
Denmark	28	7.32	1.94		
Germany	174	7.07	2.74		
Greece	77	7.05	1.99		
Spain	80	7.28	1.81		
Finland	4	9.00	1.41		
France	56	7.63	2.20		
Ireland	21	8.24	1.41		
Italy	14	6.86	2.85		
Luxembourg	49	7.80	1.91		
Netherlands	52	7.04	2.31		
Austria	26	6.35	1.81		
Portugal	38	6.42	2.14		
Sweden	26	8.08	1.85		
UK	134	7.04	2.35	1	10

1 = lowest rating (very dissatisfied) and 10 = highest rating (very satisfied)
Missing responses (coded -1) were excluded

Table 18b: Summary Statistics for Housing Satisfaction of Non-Migrants

Variable	Obs	Mean	Std. Dev.	Min	Max
EU 15	16,849	7.76	2.05	1	10
Belgium	965	7.88	1.73		
Denmark	976	8.58	1.79		
Germany	1,834	7.84	2.25		
Greece	923	7.28	2.10		
Spain	935	7.57	1.65		
Finland	998	8.23	1.48		
France	1,481	7.85	1.69		
Ireland	979	7.56	2.10		
Italy	1,502	6.93	2.31		
Luxembourg	955	8.36	1.84		
Netherlands	959	8.07	1.26		
Austria	1,106	7.29	2.40		
Portugal	962	6.89	2.06		
Sweden	991	8.41	1.74		
UK	1,373	7.91	1.99	1	10

Table 18c: Summary Statistics for Housing Satisfaction of intra-EU Migrants

Variable	Obs	Mean	Std. Dev.	Min	Max
EU 15	812	7.81	2.15	1	10
Belgium	60	7.78	1.92		
Denmark	15	9.27	1.03		
Germany	102	7.84	2.22		
Greece	34	6.35	1.86		
Spain	24	6.79	2.04		
Finland	8	7.13	2.70		
France	50	8.10	2.18		
Ireland	70	7.56	2.28		
Italy	23	5.09	3.44		
Luxembourg	268	8.17	1.96		
Netherlands	20	7.85	1.18		
Austria	45	7.40	1.99		
Portugal	8	7.38	2.20		
Sweden	36	8.97	2.19		
UK	49	7.96	1.93	1	10

4.4.3.2 Exploring the link between Indicators of Resources, Subjective Well-Being and Housing Satisfaction

Having established the existence of measurable variations in the degree of experienced utility between migrants into Western Europe and native populations, we can now proceed to a more detailed exploration of this theme by modelling the relationship between migrant status, SWB and housing satisfaction. Before doing so, there is scope to explore the link between this experienced utility and the individual QoL indices presented earlier. In particular, it is likely that there is a link between each of these indices (or indicators of resources) and SWB and housing satisfaction. Indeed, the literature suggests that the latter acts as an intermediate variable between the themes captured in these indices and SWB more generally (Prezza and Constantini, 1998; Diaz-Serrano, 2006). Such a link would imply that the the lower mean satisfaction expressed by migrants may be, to some extent at least, a function of the houses and neighbourhoods where they live, including very ethnically diverse neighbourhoods, and serves to reflect some of the attendant characteristics of these neighbourhoods (i.e. lower quality public services, higher deprivation, etc.).

The results presented here indicate that the level of satisfaction with the features of the neighbourhood, the perceived quality of public services and the level of perceived material deprivation are all statistically significant variables and serve to shape housing satisfaction (even after a series of controls are introduced to the estimation). These results are highly intuitive. For instance, higher levels of neighbourhood dissatisfaction and material deprivation are negatively related to housing satisfaction. Higher quality public services are positively related to housing satisfaction. The results for SWB are very similar (see Table 19). Interestingly, however, the level of access to services was not a statistically significant predictor of with either housing satisfaction or SWB more generally.

Table 19a: Regression of Life Satisfaction on QoL Indices (Indicators of Resources) with selected Controls

Variable					**Socio-Economic Characteristics**				**Net Household Income**			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	6.87	0.05	137.3	**0.00**	6.61	0.06	117.5	**0.00**	6.55	0.08	86.44	**0.00**
Poor Access	0.01	0.00	2.14	**0.03**	0.00	0.00	0.63	0.53	-0.00	0.01	0.00	0.99
Neigh. Dissatisfaction	-0.06	0.00	-14.46	**0.00**	-0.06	0.00	-15.16	**0.00**	-0.05	0.01	-9.59	**0.00**
Service Quality	0.19	0.01	27.36	**0.00**	0.18	0.01	24.75	**0.00**	0.18	0.01	19.50	**0.00**
Material Deprivation	-0.17	0.01	-29.52	**0.00**	-0.16	0.01	-28.57	**0.00**	-0.17	0.01	-23.45	**0.00**
Age (65)					-0.03	0.04	-0.90	0.37	-0.02	0.05	-0.49	0.63
Married					0.56	0.03	22.16	**0.00**	0.60	0.03	17.94	**0.00**
Employed					0.18	0.03	5.95	**0.00**	0.15	0.04	3.65	**0.00**
City/suburb					0.04	0.03	1.53	0.13	0.03	0.04	0.89	**0.38**
Male					-0.04	0.03	-1.74	**0.08**	-0.07	0.03	-2.12	**0.03**
Low Educ.					-0.46	0.08	-6.11	**000**	-0.23	0.10	-2.33	**0.02**
Income (low)									-0.29	0.05	-6.48	**0.00**
Income (med.)									0.07	0.03	2.87	**0.00**
Income (high)									0.20	0.05	4.32	**0.00**
	Number of obs = 17674 R-squared = 0.1210 Adj R-squared = 0.1208 F(4, 17,669)= 608.24 Prob>F= 0.0000				Number of obs = 17,376 R-squared = 0.1557 Adj R-squared = 0.1552 F(10, 17,365)= 320.24 Prob>F= 0.0000				Number of obs = 10,436 R-squared = 0.1947 Adj R-squared = 0.1937 F(13, 10,422)= 193.86 Prob>F= 0.0000			

Table 19b: Regression of Housing Satisfaction on QoL Indices (Indicators of Resources) with selected Controls

Variable					Socio-Economic Characteristics				Net Household Income			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	7.24	0.06	130.2	**0.00**	7.07	0.06	112.0	**0.00**	7.13	0.09	83.73	**0.00**
Poor Access	0.02	0.00	4.41	**0.00**	0.01	0.01	2.66	**0.01**	0.01	0.01	1.38	0.17
Neigh. Dissatisfaction	-0.10	0.00	-23.31	**0.00**	-0.10	0.00	-22.07	**0.00**	-0.10	0.01	-16.63	**0.00**
Service Quality	0.18	0.01	22.46	**0.00**	0.16	0.01	20.14	**0.00**	0.17	0.01	15.86	**0.00**
Material Deprivation	-0.18	0.01	-28.70	**0.00**	-0.18	0.01	-27.77	**0.00**	-0.16	0.01	-19.04	**0.00**
Age (65)					0.42	0.04	10.25	**0.00**	0.49	0.05	9.39	**0.00**
Married					0.34	0.03	11.86	**0.00**	0.27	0.04	7.06	**0.00**
Employed					0.06	0.03	1.92	0.06	-0.04	0.05	-0.93	0.35
City/suburb					0.01	0.03	0.28	0.78	0.02	0.04	0.55	0.58
Male					-0.08	0.03	-2.80	**0.01**	-0.09	0.04	-2.40	**0.02**
Low Educ.					-0.66	0.08	-7.78	**0.00**	-0.39	0.11	-3.48	**0.00**
Income (low)									-0.54	0.05	-10.62	**0.00**
Income (med.)									0.01	0.03	0.28	0.78
Income (high)									0.41	0.05	7.98	**0.00**
	Number of obs = 17674 R-squared = 0.1280 Adj R-squared = 0.1278 F(4, 17,669)= 648.44 Prob>F= 0.0000				Number of obs = 17,376 R-squared = 0.1450 Adj R-squared = 0.1445 F(10, 17,365)= 294.54 Prob>F= 0.0000				Number of obs = 10,436 R-squared = 0.1730 Adj R-squared = 0.1720 F(13, 10,422)= 167.69 Prob>F= 0.0000			

4.4.3.3 Model Estimation for Subjective Well-Being

The next step in this analysis is to examine differences in the population groups considered here from a capabilities perspective by using survey-based data on selected measures of subjective well-being (life satisfaction, in general, and housing satisfaction, in particular) which reflect our particular research interests. This commences with a model examining the relationship between SWB and being a migrant (Table 20)). In these estimations, SWB is taken as the dependent variable and is considered as a function of a wider range of independent variables including both socio-economic factors (i.e. age, income, etc.) and migrant status. This model (6) is, once again, estimated using a standard OLS regression where β_1 MIGRANT is the variable denoting that a respondent is an extra-EU migrant. This model is specified on an iterative basis with the introduction of a series of controls, on a sequential basis, prior to estimating the full model (as per models (2) through (5)).

$$y \approx a + \beta_1 MIGRANT + \beta_2 BE + ... + \beta_{16} AGE + ... + \beta_{23} YLOW + ... + \beta_{26} OLDHOST + ... + e \qquad (6)$$

In this first iteration of the model, the results indicate that being a migrant into Western Europe is not a statistically significant determinant of life satisfaction although this single independent variable does little to explain the observed variance[66]. The results of a multiple regression model are presented in Table 20. A range of controls were introduced to this model thereafter. A range of socio-economic (i.e. age, marital status, etc.) and spatial (location type[67]) factors are controlled for. Five of these seven control variables had coefficients that were statistically significant at the five per cent level. The results indicate that being older, employed, married and a property owner are positively related to subjective well-being but that being a migrant is not a statistically significant determinant of life satisfaction. As might be expected, having a low level of education is negatively related to SWB. The results also indicate that having a relatively low level of net monthly household

[66] The R^2 for this first estimation indicates, not unsurprisingly, that the fact of being a migrant alone cannot explain the observed variance in life satisfaction witnessed across all EQLS respondents

[67] City or suburb

income[68] is negatively related to SWB albeit that being a migrant into Western Europe is still not statistically significant after the introduction of controls for household income. Being a migrant was also not found to be significant when a control based upon a dichotomy of migration regimes across the EU15[69] is introduced.

Finally, in the full version of this model, the relationship between SWB and migrant status is modeled with the inclusion of all of the aforementioned controls[70]. The results indicate that these independent variables are jointly significant. The results also indicate that, once again, being a migrant into Western Europe is not statistically significant[71].

4.4.3.4 Model Estimation for Housing Satisfaction

We now turn to an examination of the relationship between migrant status and housing satisfaction whilst controlling for a range of factors. The analysis commences with a model which considers the relationship housing satisfaction and being a migrant. The results of a multiple regression model are presented in Table 21. In this first iteration of the model, the results indicate that being a migrant into Western Europe is a statistically significant determinant of housing satisfaction and is negatively related to housing satisfaction (albeit without explaining the observed variance[72]).

In the third iteration of this model, the author estimates the relationship between housing satisfaction and migrant status when an additional range of socio-economic, spatial and other

[68] The various EQLS net household income responses have been collapsed into three categories; less than €900 per month is taken as 'low'

[69] This dichotomy was developed by Prof. Anna Triandafyllidou and subdivides these member-states into two camps: 'old hosts' and 'recent hosts'. The former have a long history of inward migration, a sizable migrant population and advanced integration policies whilst the latter are geographically peripheral, have moved from emigration to immigration between the 1980s and 1990s, have seen the development of large migrant populations in more recent times and tend to have limited integration policies.

[70] This adds almost 14 per cent to the R^2

[71] Where intra-EU migrants are taken as an independent variable, the results also indicate that being a migrant is not statistically significant

[72] The R^2 for this first estimation indicates, not unsurprisingly, that the fact of being a migrant alone cannot explain the observed variance in housing satisfaction witnessed across all EQLS respondents.

factors are also controlled for. In these models, most of these control variables had coefficients that were statistically significant at the five per cent level. The results indicate that being older, employed, married and a property owner are positively related to housing satisfaction whilst being a male, living in a city (or suburb) and having a low level of education are negatively related to housing satisfaction. The results also indicate that having a relatively low level of net monthly household income is negatively related to the reported level of housing satisfaction and that the 'old hosts' category is statistically significant and that this is positively related to housing satisfaction. In each case, the results still indicate that being a migrant is a statistically significant determinant of housing satisfaction and that the direction of this relationship remains negative after the introduction of these controls.

In the full version of this model, we again consider the relationship between housing satisfaction and migration when all of the aforementioned controls are included in a single estimation[73]. These results indicate that these independent variables are jointly significant. The results also demonstrate that, once again, being a migrant into Western Europe is statistically significant and is negatively related to housing satisfaction even after controlling for a range of other variables[74]. Further controls for housing quality and the level of importance that the respondent attaches to having good accommodation[75] have also been included here. This model indicates that the presence of damp is statistically significant and is negatively related to housing satisfaction whereas attaching a high level of importance to the quality of one's accommodation is positively related to housing satisfaction. These findings suggest that migrants are, in fact, less likely to be satisfied with their accommodation. This pan-European finding does tally with the findings of the range of single

[73] The full version of the model adds 19 per cent to the R^2, when compared with the first, restricted model

[74] Where intra-EU migrants are taken as an independent variable, the results indicate that being a migrant is not statistically significant

[75] Refers to the importance of good accommodation to quality of life; these responses are weighted so that 'very important'/'important'=2 and all other responses=1

country (or city) studies cited in Sections 1 and 2 (and the assertions with regard to the likelihood for migrants to face higher housing costs and discrimination and the propensity for migrants to reside in lower quality, private-rented units, etc.). It is also possible that in this case housing satisfaction also acts as a mediating variable which picks up some element of our previous findings regarding service quality (childcare), neighbourhood dissatisfaction (crime, green spaces) and material deprivation (i.e. housing costs).

Table 20: Regression of Life Satisfaction on Migrant Status with Country Dummy, Socio-Economic, Net Household Income, Immigration Regime and Neighbourhood Diversity Controls

Variable	Migrant				Migrant and Country Dummy				Migrant and Socio-Economic Characteristics				Migrant and Net Household Income				Migrant and Immigration Regime Typology			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	7.61	0.01	544.7	**0.00**	7.20	0.05	132.3	**0.00**	6.86	0.04	193.2	**0.00**	7.55	0.02	336.8	**0.00**	7.39	0.02	329.0	**0.00**
Migrant	-0.06	0.07	-0.88	0.38	-0.02	0.06	-0.38	0.71	0.03	0.06	0.51	0.61	-0.13	0.08	-1.66	0.10	-0.09	0.06	-1.38	0.17
Belgium					0.57	0.08	7.34	**0.00**												
Denmark					1.03	0.08	13.28	**0.00**												
Germany					0.18	0.07	2.63	**0.01**												
Greece					0.01	0.08	0.18	0.86												
Spain					0.32	0.08	4.06	**0.00**												
Finland					1.05	0.08	13.47	**0.00**												
France					0.44	0.07	6.28	**0.00**												
Ireland					0.75	0.08	9.69	**0.00**												
Italy					-0.34	0.07	-4.76	**0.00**												
Luxembourg					0.83	0.08	10.64	**0.00**												
Netherlands					0.77	0.08	9.89	**0.00**												
Portugal					-0.43	0.08	-5.54	**0.00**												
Sweden					0.93	0.08	12.02	**0.00**												
UK					0.52	0.07	7.28	**0.00**												
Age (65)									0.16	0.04	4.13	**0.00**								
Married									0.60	0.03	22.07	**0.00**								
Employed									0.26	0.03	8.12	**0.00**								
City/suburb									-0.03	0.03	-1.05	0.30								
Male									-0.02	0.03	-0.61	0.54								
Low Educ.									-0.85	0.08	-10.8	**0.00**								
Owner									0.37	0.03	12.64	**0.00**								
Income (low)													-0.99	0.04	-23.5	**0.00**				
Income (med.)													0.17	0.03	6.39	**0.00**				
Income (high)													0.71	0.05	15.47	**0.00**				
Diverse Area																				
Old Hosts																	0.35	0.03	12.60	**0.00**
Recent Hosts																	*			
	Number of obs = 17,674 R-squared = 0.0000 Adj R-squared = 0.0000 F(1,17,672)= 0.77 Prob>F= 0.3806				Number of obs = 17,674 R-squared = 0.0610 Adj R-squared = 0.0602 F(15,17,658)= 76.43 Prob>F= 0.0000				Number of obs = 17,376 R-squared = 0.0598 Adj R-squared = 0.0594 F(8, 17,367)= 138.15 Prob>F= 0.0000				Number of obs = 10,563 R-squared = 0.0529 Adj R-squared = 0.0525 F(4, 10,558)= 147.45 Prob>F= 0.0000				Number of obs = 17,674 R-squared = 0.0089 Adj R-squared = 0.0088 F(2, 17,671)= 79.72 Prob>F= 0.0000			

Table 20 (cont'd): Regression of Life Satisfaction on Migrant Status with Country Dummy, Socio-Economic, Net Household Income, Immigration Regime and Neighbourhood Diversity Controls

Variable	Migrant and Neighbourhood Diversity				Migrant-in-Country Interaction Term Dummy				Migrant and All Controls											
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	7.62	0.01	531.2	**0.00**	7.61	0.01	545.3	**0.00**	6.17	0.09	67.99	**0.00**								
Migrant	-0.02	0.07	-0.28	0.78	-				-0.10	0.08	-0.13	0.89								
Belgium									0.49	0.10	5.16	**0.00**								
Denmark									0.97	0.09	10.94	**0.00**								
Germany									0.11	0.08	1.39	0.16								
Greece									0.40	0.10	3.90	**0.00**								
Spain									0.61	0.11	5.69	**0.00**								
Finland									1.32	0.10	12.91	**0.00**								
France									0.30	0.08	3.57	**0.00**								
Ireland									1.11	0.11	10.20	**0.00**								
Italy									-0.09	0.11	-0.79	0.43								
Luxembourg									0.57	0.10	5.73	**0.00**								
Netherlands									0.58	0.09	6.30	**0.00**								
Portugal									*											
Sweden									0.68	0.09	7.51	**0.00**								
UK									0.47	0.09	5.19	**0.00**								
Age (65)									0.17	0.05	3.50	**0.00**								
Married									0.66	0.04	18.57	**0.00**								
Employed									0.24	0.04	5.77	**0.00**								
City/suburb									0.02	0.04	0.58	0.56								
Male									-0.04	0.03	-1.33	0.18								
Low Educ.									-0.39	0.11	-3.63	**0.00**								
Owner									0.25	0.04	6.56	**0.00**								
Income (low)									-0.48	0.05	-10.2	**0.00**								
Income (med.)									0.12	0.03	4.42	**0.00**								
Income (high)									0.22	0.05	4.50	**0.00**								
Diverse Area	-0.17	0.04	-4.52	**0.00**					-0.13	0.05	-2.65	**0.01**								
Old Hosts									0.32	0.10	3.16	**0.00**								
Recent Hosts									*											
Inter_Belgium					-0.16	0.27	-0.61	0.54	-											
Inter_Denmark					0.07	0.34	0.20	0.84	-											
Inter_Germany					-0.18	0.13	-1.33	0.18	-											
Inter_Greece					-0.15	0.21	-0.74	0.46	-											
Inter_Spain					0.08	0.20	0.39	0.70	-											
Inter_Finland					0.64	0.91	0.71	0.48	-											

Inter_France		0.16	0.24	0.66	0.51	-		
Inter_Ireland		0.92	0.40	2.31	**0.02**	-		
Inter_Italy		-0.32	0.48	-0.67	0.51	-		
Inter_Lux		0.43	0.26	1.67	0.10	-		
Inter_Nether		-0.05	0.25	-0.20	0.84	-		
Inter_Portugal		-0.40	0.29	-1.35	0.18	-		
Inter_Sweden		0.74	0.36	2.07	**0.04**	-		
Inter_UK		-0.30	0.15	-1.93	**0.05**	-		
	Number of obs = 17,674	Number of obs = 17,674				Number of obs = 10,436		
	R-squared = 0.0012	R-squared = 0.0013				R-squared = 0.1397		
	Adj R-squared = 0.0011	Adj R-squared = 0.00005				Adj R-squared = 0.1375		
	F(2, 17,671)= 10.61	F(14, 17,659)= 1.59				F(26, 10,409)= 65.01		
	Prob>F= 0.0000	Prob>F= 0.0726				Prob>F= 0.0000		

Migrant refers to an 'extra-EU Migrant'
*: omitted because of collinearity
Intra-EU migrant is not statistically significant

Table 21: Regression of Housing Satisfaction on Migrant Status with Country Dummy, Socio-Economic, Net Household Income, Immigration Regime and Neighbourhood Diversity Controls

Variable	Migrant				Migrant and Country Dummy				Migrant and Socio-Economic Characteristics				Migrant and Net Household Income				Migrant and Immigration Regime Typology			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	7.76	0.02	498.9	**0.00**	7.28	0.06	119.8	**0.00**	6.86	0.04	174.8	**0.00**	7.76	0.02	311.6	**0.00**	7.39	0.03	297.18	**0.00**
Migrant	-0.56	0.07	-7.80	**0.00**	-0.58	0.07	-8.21	**0.00**	-0.26	0.07	-3.70	**0.00**	-0.66	0.09	-7.56	**0.00**	-0.62	0.07	-8.62	**0.00**
Belgium					0.59	0.09	6.91	**0.00**												
Denmark					1.28	0.09	14.73	**0.00**												
Germany					0.54	0.08	7.21	**0.00**												
Greece					0.03	0.09	0.31	0.76												
Spain					0.31	0.09	3.57	**0.00**												
Finland					0.94	0.09	10.94	**0.00**												
France					0.59	0.08	7.41	**0.00**												
Ireland					0.31	0.09	3.53	**0.00**												
Italy					-0.35	0.08	-4.37	**0.00**												
Luxembourg					1.08	0.09	12.42	**0.00**												
Netherlands					0.76	0.09	8.82	**0.00**												
Portugal					-0.39	0.09	-4.45	**0.00**												
Sweden					1.14	0.09	13.14	**0.00**												
UK					0.60	0.08	7.62	**0.00**												
Age (65)									0.57	0.04	13.57	**0.00**								
Married									0.29	0.03	9.53	**0.00**								
Employed									0.11	0.04	3.28	**0.00**								
City/suburb									-0.06	0.04	-1.72	0.09								
Male									-0.05	0.03	-1.61	0.11								
Low Educ.									-1.10	0.09	-12.6	**0.00**								
Owner									0.88	0.03	27.14	**0.00**								
Important Damp																				
Income (low)													-0.97	0.05	-20.7	**0.00**				
Income (med.)													0.09	0.03	3.25	**0.00**				
Income (high)													0.69	0.05	13.52	**0.00**				
Diverse Area																				
Old Hosts																	0.59 *	0.03	19.06	**0.00**
Recent Hosts																				
	Number of obs = 17,674 R-squared = 0.0034 Adj R-squared = 0.0034				Number of obs = 17,674 R-squared = 0.0599 Adj R-squared = 0.0591				Number of obs = 17,376 R-squared = 0.0778 Adj R-squared = 0.0774				Number of obs = 10,563 R-squared = 0.0459 Adj R-squared = 0.0455				Number of obs = 17,674 R-squared = 0.0235 Adj R-squared = 0.0234			

	F(1, 17,672)= 60.82 Prob>F= 0.0000	F(15, 17,658)= 75.05 Prob>F= 0.0000	F(8, 17,367)= 182.23 Prob>F= 0.0000	F(4, 10,558)= 126.85 Prob>F= 0.0000	F(2, 17,671)= 212.66 Prob>F= 0.0000

Table 21 (cont'd): Regression of Housing Satisfaction on Migrant Status with Country Dummy, Socio-Economic, Net Household Income, Immigration Regime and Neighbourhood Diversity Controls

Variable	Migrant and Neighbourhood Diversity				Migrant-in-Country Interaction Term Dummy				Migrant and All Controls											
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	7.79	0.02	488.5	**0.00**	7.76	0.02	499.2	**0.00**	4.89	0.17	29.41	**0.00**								
Migrant	-0.48	0.07	-6.56	**0.00**	-				-0.31	0.08	-3.69	**0.00**								
Belgium									0.39	0.10	3.78	**0.00**								
Denmark									1.15	0.10	3.78	**0.00**								
Germany									0.44	0.08	5.38	**0.00**								
Greece									0.05	0.11	0.45	0.65								
Spain									0.25	0.11	2.16	**0.03**								
Finland									0.77	0.11	7.02	**0.00**								
France									0.41	0.09	4.54	**0.00**								
Ireland									0.07	0.12	0.60	0.55								
Italy									-0.33	0.12	-2.73	**0.01**								
Luxembourg									0.60	0.11	5.69	**0.00**								
Netherlands									0.54	0.10	5.49	**0.00**								
Portugal									*											
Sweden									0.79	0.10	8.13	**0.00**								
UK									0.46	0.10	4.71	**0.00**								
Age (65)									0.50	0.05	9.85	**0.00**								
Married									0.20	0.04	5.22	**0.00**								
Employed									-0.02	0.04	-0.40	0.69								
City/suburb									0.04	0.04	0.94	0.35								
Male									-0.07	0.04	-1.95	**0.05**								
Low Educ.									-0.47	0.11	-4.15	**0.00**								
Owner									0.77	0.04	18.86	**0.00**								
Important									0.96	0.07	14.02	**0.00**								
Damp									-1.13	0.05	-20.6	**0.00**								
Income (low)									-0.56	0.05	-11.1	**0.00**								
Income (med.)									0.05	0.03	1.60	0.11								
Income (high)									0.34	0.05	6.57	**0.00**								
Diverse Area	-0.38	0.04	-9.06	**0.00**					-0.17	0.05	-3.27	**0.00**								
Old Hosts									0.04	0.11	0.32	0.75								
Recent Hosts									*											
Inter_Belgium					-0.51	0.30	-1.71	0.09	-											
Inter_Denmark					-0.44	0.38	-1.14	0.25	-											
Inter_Germany					-0.68	0.15	-4.44	**0.00**	-											
Inter_Greece					-0.71	0.23	-3.06	**0.00**	-											

Inter_Spain		-0.48	0.23	-2.14	**0.03**	-		
Inter_Finland		1.24	1.01	1.23	0.22	-		
Inter_France		-0.13	0.27	-0.49	0.62	-		
Inter_Ireland		0.48	0.44	1.09	0.28	-		
Inter_Italy		-0.90	0.54	-1.67	0.10	-		
Inter_Lux		0.04	0.29	0.13	0.90	-		
Inter_Nether		-0.72	0.28	-2.57	**0.01**	-		
Inter_Portugal		-1.33	0.33	-4.08	**0.00**	-		
Inter_Sweden		0.31	0.40	0.80	0.42	-		
Inter_UK		-0.72	0.18	-4.12	**0.00**	-		
	Number of obs = 17,674	Number of obs = 17,674				Number of obs = 10,436		
	R-squared = 0.0080	R-squared = 0.0046				R-squared = 0.1939		
	Adj R-squared = 0.0079	Adj R-squared = 0..0039				Adj R-squared = 0.1917		
	F(2, 17,671)= 71.58	F(14, 17,659)= 5.89				F(28, 10,407)= 89.38		
	Prob>F= 0.0000	Prob>F= 0.0000				Prob>F= 0.0000		

Migrant refers to an 'extra-EU Migrant'
*: omitted because of collinearity
Intra-EU migrant is not statistically significant

4.4.3.5 The Influence of Ethnically Diverse Neighbourhoods

Finally, the foregoing demonstrate that being a migrant is a statistically significant predictor of housing dissatisfaction but that this is not the case when it comes to SWB more generally. Interestingly, these results also demonstrate that living in what the respondent considers to be a diverse neighbourhood is another useful predictive variable. These results of these models have demonstrated that living in a diverse neighbourhood is negatively related to both life and housing satisfaction (even where the same could not be said for being a migrant). This control has also been shown to be a significant predictor of dissatisfaction with both neighbourhoods, dissatisfaction with the quality of public services and the incidence of material deprivation. The importance of ethnically diverse neighbourhoods is not surprising when one considers that patterns of settlement, segregation and ethnic clustering play an important role in shaping the experienced utility of migrant communities and that there is a direct overlap between being a migrant and the likelihood of living in diverse neighbourhoods. For instance, migrants are, in proportionate terms, more than three times more likely to be living in an ethnically diverse neighborhood than non-migrants at the pan-European level (see Table 22). A similar pattern can be seen at the country-level although it does not necessarily follow that there is a very strong correlation between these two variables with a pan-European analysis showing a positive, albeit relatively weak, association (r=0.13)[76]. Nevertheless, we have seen that migrants are more likely to live in such neighbourhoods.

[76] This result refers to a Pearson correlation coefficient between living in a diverse neighbourhood and being a migrant. Using rank correlation coefficients, which do not require a linear relationship between these variables, broadly similar results are attained. In the case of Spearman's rank correlation, rho=0.13 and the probability that these are independent=0. In the case of Kendall's rank correlation, tau-a=0.02; tau-b=0.13; and the probability that these are independent=0.

Table 22: Proportion of Respondents Living in Diverse Neighbourhoods

Variable	Extra-EU Migrants		Non-Migrants	
	Obs	%	Obs	%
EU 15	282	**34.2**	1,852	**11.0**
Belgium	18	**40.0**	87	**9.0**
France	15	**26.8**	121	**8.2**
Ireland	5	**23.8**	178	**18.2**
United Kingdom	62	**46.3**	210	**15.3**

We have already seen that migrants are more likely than their non-migrant peers to live in ethnically diverse neighbourhoods (Section 2). These findings would appear to underline that same tendency towards clustering of migrants in more ethnically diverse neighbourhoods and this is in line with the evidence around the spatial concentration and segregation of migrants presented in the international literature. Given that living in such neighbourhoods has been shown above to be a predictor of lower utility, it is perhaps reasonable to hypothesize that this tendency towards clustering suggests then that their lower satisfaction may be, to some extent at least, a function of living in such neighbourhoods and serves to reflect some of the characteristics of these neighbourhoods, including the quality of the accommodation available to those living there.

4.5 Summary and Discussion

Human migration across Europe has been a long-standing feature of that continent's history from before the time of the Romans and can still be seen in the wake of today's rolling fiscal crisis. The canon of research into patterns of migration into Western Europe points to the disproportionate levels of social exclusion and poor housing stock confronting many migrants. This research seeks to add to the foregoing by looking at the housing experience of migrant communities through the prism of Sen's capabilities approach. Whilst it is clear that the models advanced here do explain only

some portion of the total observed variability, alongside the associated weaknesses in the some aspects of the methodology and the analysis employed (including the absence of variables on duration of residence and/or visible minorities), the findings presented here nevertheless mark an interesting contribution to research in this field. The application of the capabilities approach to issues such as housing and neighbourhood conditions of migrant communities can make an important contribution to the literature precisely because of the nature of the capabilities approach.

The results presented here indicate that migrants are more likely to experience lower levels of housing satisfaction than are non-migrant populations across the countries of Western Europe and that migrant communities tend to perform comparatively worse in terms of the distribution of (some) economic and non-financial resources, particularly in the case of material deprivation. Moreover, the models specified here indicate that being a migrant into Western Europe is a statistically significant predictor of housing dissatisfaction. Interestingly, the analysis also posits a number of other important points. For instance, the results do not support the hypothesis that being a migrant is a significant predictor of lower SWB. The results also suggest that migrants are not more likely to experience neighbourhood dissatisfaction. In particular, this latter finding frames the seemingly anomalous proposition that migrants are simultaneously more likely to be dissatisfied with their housing, are more likely to reside in ethnically diverse neighbourhoods but that being a migrant does not imply some greater probability of dissatisfaction with the communities in which they live. It can be hypothesized that this seeming contradiction reflects some of the values inherent to such communities, for some migrants at least. For instance, for migrants living in ethnically diverse neighbourhoods it may be the case that such diversity provides a sense of belonging and refuge. Such communities may also provide much needed localised, social networks – as per Murie and Musterd's opportunity structures – providing scope for labour market access or other mutual supports. The issue of habituation may also play some role.

Finally, these analyses also demonstrate that living in what the respondent considers to be a diverse neighbourhood has been shown to be negatively related to both life satisfaction and housing satisfaction. It may be that the inclusion of such a variable – rather than any simple differentiation between migrants and non-migrants – can play an important role in improving our understanding of the determinants of satisfaction. The tendency towards clustering of migrants in ethnically diverse neighbourhoods demonstrated here does suggest then that the lower mean satisfaction expressed by migrants may be, to some extent at least, a function of living in such neighbourhoods and serve to reflect some of the attendant characteristics of these neighbourhoods where this very diversity overlaps directly with the issues of asymmetrical resource distribution. In other words, it is possible to hypothesize that the results of the comparative analysis of life satisfaction and housing satisfaction presented earlier are an indirect representation of the implications of living in an ethnically diverse neighbourhood where these results reflect both the constraints on opportunities and choice imposed by virtue of living in such neighbourhoods and the consequent reduced scope for migrants to accumulate resources and/or translate their resources into satisfaction (or 'happiness') with life, in general, and housing, in particular.

Using the thinking which informs this approach as a framework to explore the housing experience of migrants in Western Europe can shed more light on the problems encountered by that group and draw out some new and interesting themes for policymakers and identify those factors which merit further investigation. In terms of public policy themes flowing from this research, the findings presented here would seem to suggest a number of pathways towards improving the experienced quality of life of migrant communities, in the sphere of housing at least. In the first instance, this research has demonstrated that migrants are particularly likely to experience dissatisfaction with their housing and that this overlaps with the incidence of material deprivation, including the burden of housing costs. This, in turn, would suggest a greater role for governmental intervention (or that

of not-for-profit bodies) in ensuring that these communities are provided with adequate information and supports, including financial assistance, when it comes to securing accommodation and are not subjected to higher costs and/or poorer standard housing on account of their own lack of familiarity with the housing marketplace. Secondly, this research has also demonstrated with housing dissatisfaction amongst migrant communities also overlaps with the incidence of living in ethnically diverse neighbourhoods. It can then perhaps be hypothesised that targeted measures to improve housing standards in these very areas, perhaps by means of regeneration programmes, can more directly alleviate housing-related difficulties for such communities.

Having sought to utilise the EQLS dataset to explore differences in the housing (and neighbourhood) experience of migrants and non-migrants in this Chapter, the author now proceeds to use the capabilities approach as a theoretical framework for examining the importance of housing for marginalised communities in Chapter 5. This will be done by means of a case study of the experience of the indigenous Traveller community in Ireland. Specifically, the next Chapter will explore the means in which housing facilitates (or indeed, limits) this community's distinctive lifestyle and culture, where that culture is centred on a nomadic (or itinerant) tradition.

Chapter 5: Capabilities and Marginalised Communities

Capabilities and Marginalised Communities: The Case of the Indigenous Ethnic Minority Traveller Community and Housing in Ireland

5.1 Introduction

The Pavee community in Ireland – generally referred to as Irish Travellers – is a small, indigenous ethnic minority group and has been a part of Irish society for many centuries. There are approximately 30-40,000 Irish Travellers living on the island of Ireland at present, including 30,000 plus individuals living in the Republic of Ireland in 2010 (Department of Health and Children, 2010; CSO, 2012). A further 2,000 or so Irish Travellers reside in Northern Ireland and many more reside in Great Britain. This community holds to its own values, language, traditions and customs as part of a distinctive lifestyle and culture, centred on a nomadic (or itinerant) tradition, which is separate from those of the majority population in Ireland (Department of Health and Children, 2010). The Traveller population in Ireland have endeavoured to maintain a sense of uniqueness and identity as a separate ethnic group over time in the face of pressures to conform and external opposition (Ní Shuinéar, 1994).

The Traveller community in Ireland regard themselves as a distinct ethnic group and this is a claim that is increasingly gaining traction with public policymakers in Ireland and further afield. This minority community is extremely small accounting for just over half of one per cent of the total population of the Republic of Ireland at the last count, albeit that these numbers do vary by source. Census 2011 enumerated almost 30,000 members of the Traveller community in the Republic of Ireland (CSO, 2012). These figures indicate that there has been a significant increase in the number of Travellers living in the Republic of Ireland over the inter-censal period 2006 to 2011 (up 32 per cent), a substantially faster rate of population growth than that recorded for the rest of the population (referred to as the 'settled' community below). However, the All-Ireland Traveller

Health Study (Department of Health and Children, 2010) estimated the total population of Irish Travellers in the Republic of Ireland at more than 36,000 persons with more than 9,000 families. Over the same period, an annual count exercise undertaken by local authorities throughout the State enumerated more than 9,500 families in 2011 (Department of the Environment, various years). Consequently, it must be accepted that any published population estimates can only ever be a count of ascertained Travellers (Kobayashi, 2005).

Irish Travellers are widely regarded as one of the most marginalised and disadvantaged groups in Irish society and their exclusion from society is often compounded by misconceptions and hostility (Helleiner, 2000). It is clear that the Traveller community in Ireland has tended to underperform relative to the general population and is affected by high levels of multiple disadvantage. The marked inequality between this subculture and other groups within Irish society – an inequality which is not derived from any inherent differences between Travellers and settled persons – is often referred to as horizontal inequality in the literature around sociology and economics. In this sense, at least, the plight of the Irish Traveller community is reminiscent of that of many other indigenous ethnic minorities around the globe with membership of the community carrying significant disadvantages and with members of the community encountering exclusion and limited economic and social opportunities (Ramírez, 2005; Flores-Crespo and Nebel, 2005). Irish Travellers fare poorly across every commonly-used indicator of poverty and disadvantage from unemployment and health status though access to education and training, political representation, gender inequality and beyond. There is a substantial body of research evidence available to indicate that the Travelling community in Ireland is significantly more likely to experience poor outcomes across all of these headings than the general population in Ireland (Coates et al, 2009). However, such outcomes are not a recent phenomenon and are not a function of the current fiscal crisis. These have been

documented by a number of statutory bodies and NGOs over many decades. Indeed, one such report characterised the living conditions of this community as intolerable (Rottman et al., 1986):

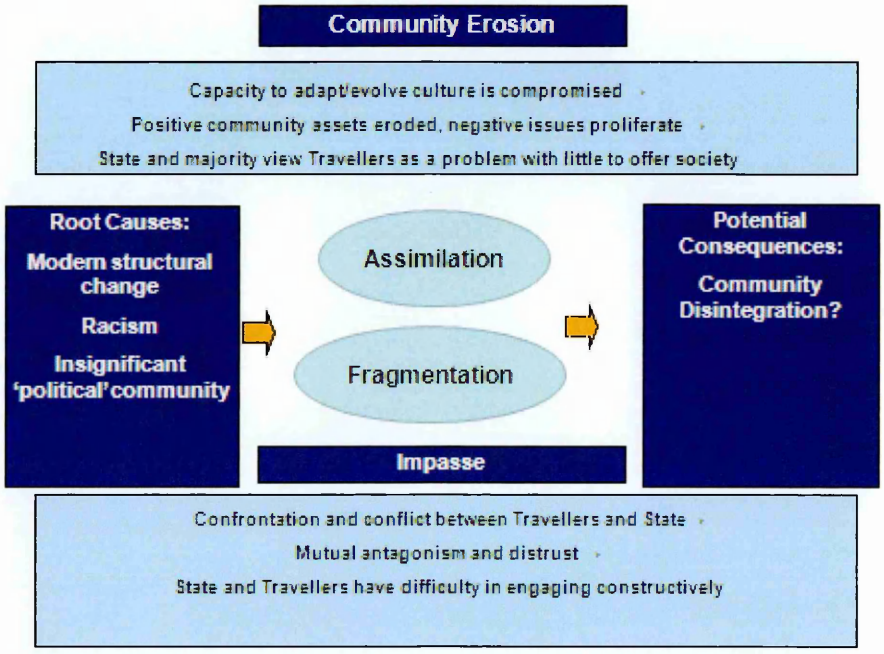
'A uniquely disadvantaged group, impoverished, under-educated, often despised and ostracised, they live on the margins of Irish society...'

Housing is not the cause of every problem facing the Irish Traveller community but inadequate, inappropriate or poor-quality housing is a symptom of a deeper malaise. Current housing outcomes are a consequence of marginalisation, the erosion of community assets over many decades and the attendant prospect of cultural disintegration facing Irish Travellers (see Figure 11): a *'fragmented, marginalised and intensely vulnerable community...a people that have slowly been ground down'* (Traveller Interview Sessions #1, 2 & 3, 2013). This is a community that feels disempowered by a State apparatus which it perceives to be imposing settled persons norms and views and by direct provisioning. This is also a community with a high level of dependence on forces and persons outside of itself (see Section 2). Housing is, however, a key issue for Irish Travellers. The provision of housing (including culturally-appropriate housing) and related facilities and services is uniquely important for the maintenance and flourishing of a way of life valued by this community.

It is intimately linked with many aspects of their way of life from nomadism to maintaining close family networks and from Traveller-trade and enterprise to their horse-economy: *'housing goes to the heart of Traveller culture and lifestyle and their values are deeply connected with their housing...housing is key to unlocking other solutions'* (Traveller Interview Sessions #1 & 2, 2013). From the perspective of the Traveller community, culturally-appropriate housing is key to their well-being: 'housing is fundamental...it is the basis on which other rights can be built' (Holland, 2013). This conception of the importance of housing is consistent with construct of a housing as a 'freedom right' (King, 2003; 2005) where many states valued by Travellers – including communal living within extended

family groups, nomadism and traditional economic activities – are, in effect, situated functionings which can only be fully achieved via appropriate housing.

Figure 11: Community Erosion, Fragmentation and Disintegration



Source: Irish Traveller Movement (Strategic Review, 2011)

It is the view of the author that using the thinking which informs the capabilities approach as a framework to explore the housing experience of the Irish Traveller community can shed more light on the problems encountered by that group for a number of reasons. Firstly, many of the problems of poverty and deprivation facing the Irish Traveller community have previously only been studied in isolation. The capabilities approach, with its consideration of the multidimensionality of poverty, provides scope to assess these many issues in a more holistic manner and in so doing, to draw out the overlap and linkages between the different aspects of poverty in the Traveller community. Secondly, the centrality of freedom, potential and choice within the capabilities approach means that this approach encourages us to see and explore some key themes. In the case of the Traveller

community, the author has focussed upon a cluster of five points: (1) the freedom of Travellers to live a life they have reason to value and to assert their own culture and identity, including its modern distillation in terms of living in extended family networks and travelling periodically; (2) the availability of opportunities for Travellers to access services and amenities and the restrictions they face in terms of spatial factors; (3) the nature and impact of stigma and discrimination in limiting the freedoms of Travellers; (4) Traveller autonomy and choice, including the nature of dependency within the community and the factors undermining sustainable Traveller economy and the emergence of a self-sustaining community; and (5) the importance of process, including those factors which have served to narrow extant consultative and deliberative mechanisms and the scope to enhance Traveller participation and engagement.

Thirdly, our exploration of these issues through the capabilities approach presents us with the opportunity to use this framework as an evaluative tool to assess the success, or otherwise, of official public policy towards the Traveller community in Ireland: integration. It is not our contention that the above themes and ideas are unique to the capabilities approach but rather, we believe that this approach provides a useful framework for bringing these together in one place and provides the context for us to do so. To this end, it is our contention that we can re-examine some of the horizontal inequalities confronting the Irish Traveller community through the prism of the capabilities approach and more particularly, that by considering the capacity of this community to exercise substantive choice and agency when it comes to housing and the consequences of their housing for other important spheres of life, that we can draw out some new and interesting themes for policymakers.

5.1.1 *Sen's Capability Approach and the Importance of Choice*

How we consider, judge and measure human welfare and its attainment is central to both economic thought and to public policy-making but increasingly economists have come to understand the

shortcomings of traditional welfare economics and to recognise the need to better incorporate ideas around behaviour and social choice (Anand et al, 2009). These developments are reflected in the capabilities approach to human economic welfare which recognises the centrality of what a person could do or be to each individual's welfare. The capabilities approach developed by Sen and others recognises the 'multidimensionality of social disadvantage' (Sen, 2003). This approach broadens the scope of poverty assessment to include measures such as education, employment, housing and health and this is increasingly seen in an interdisciplinary literature around the 'human development' paradigm. This is reflected in a more holistic approach to the evaluation of outcomes than traditional welfare economics which has tended to focus upon measures of material well-being (such as income and/or wealth). Rather, the capabilities approach emphasises the importance of the freedom to achieve well-being through what people are able to do within the constraints of the resources at their disposal; in other words, a person's real opportunities to 'do' and to 'be'. Sen's capabilities approach examines human welfare from the perspective of a person's functionings and capabilities (or actual and potential activities or states of being, respectively) where poverty is defined as a deprivation of capabilities and the absence of the freedoms that people value and have reason to value (Kuklys and Robeyns, 2004; Alkire, 2007).

Sen's (1985, 1992) capabilities approach to the economics of welfare holds that functionings - what a person does or is – can range from the elementary (i.e. to be housed) to the complex (i.e. to participate fully in society) and depend on the resources at their command. According to this approach, capability is the freedom to achieve valuable functionings and a person's total opportunities depend on the set of all functionings they could choose from, given the resources at their command, where these inter-relationships, in turn, imply that a person's opportunity to choose is an important determinant of their own well-being. Indeed, the importance of freedom for well-being is a central tenet of the capabilities approach and informs the distinction between what people

are free to do (their capabilities or 'beings') and what they do (their functionings or 'doings') where a person's capabilities are a set of vectors of functionings from which one could be chosen and where freedom references the ability to be an agent of change in one's own life alongside the ability to achieve and to choose (Alkire, 2004; Anand and van Hees, 2005; Anand and Clarke, 2006). This emphasis upon freedom, opportunity and social choice is an important feature of the capabilities approach and as such, the capabilities approach recognises the intrinsic value of choice and affords to choice a 'central position...making its place in well-being and social justice evaluations more explicit' (Robeyns, 2003, Lelkes, 2005;).

5.1.2 Social Exclusion, Functionings and the Irish Traveller Community

The Irish Traveller community is regularly identified as one of the most socially-excluded groups in Irish society. In past research, Sen developed a series of basic functionings for the purposes of ranking countries and assessing the veracity of country rankings based solely on GNP per capita where such functionings included age and gender-specific mortality rates. Many such functionings have come to be incorporated in the United Nations annual Human Development Reports since 1990 as that body adopted some of the central tenets of the capabilities approach (Kuklys and Robeyns, 2004). In the case of the Irish Traveller community, such basic functionings can also be used as an interesting and informative starting point: life expectancy at birth for Irish Traveller males and females is 15 years and 12 years lower than for the general Irish population, respectively. This asymmetry can also be clearly observed across a range of other examples of the outcomes Irish Travellers actually achieve in their day-to-day living with this community under-performing relative to the general populace in many ways, both big and small. For instance, Irish Travellers are more likely have a disability; to be unemployed; to leave school early; to be without access to a car, a home computer or the Internet (CSO, 2012). These themes are explored in greater detail in Section 2.3 below. However, the gaps between the quality of life available to the Irish Traveller community

and the general population in Ireland are not new and have given rise to much hard-hitting criticisms in the past (Rottman et al., 1986):

'the circumstances of the Irish Travelling people are intolerable. No humane and decent society, once made aware of such circumstances, could permit them to exist.'

This consistent gap in actual outcomes achieved between Irish Travellers and the majority population also extends into the housing sphere. Housing itself – in the form of 'being able to access to adequate shelter' – is recognised as a capability that is essential to human welfare in the capabilities literature (Nussbaum, 2000) and such is the centrality of our housing to our day-to-day life that sub-standard or inadequate housing can have negative effects upon the health and well-being for all persons and can undermine the most important capability of all: survival. Moreover, housing (or more particularly, poor-quality housing) can have a direct influence on a range of other outcomes including education, employment and social participation. The examples of social exclusion and horizontal inequality summarised above, however, are also replicated when it comes to housing the Irish Traveller community and in some ways are more pronounced, as we shall see in later sections of this chapter. Irish Travellers are more likely to live in smaller homes, more likely to live without basic services such as sewerage, refuse collection and piped water and many hundreds of Irish Traveller families still live in temporary, informal roadside encampments.

Even leaving aside housing quality considerations, the unique lifestyle and culture of this community adds a further under-current when it comes to interpreting the meaning of 'being able to access to adequate shelter' in this context: the cultural-appropriateness of such accommodation and whether such accommodation is valued by the community. For instance, a significant proportion of Irish Traveller families have been allocated to standard social housing. This can lead to a sense of isolation and can present challenges to maintaining those immediate family networks most valued by the community or their own sense of separateness. Furthermore, even where such

families have access to Traveller-specific accommodation[77]such as Halting Sites (Caravan Parks) or Group Housing Schemes it can often be the case that such housing still does not provide facilities to support the lifestyle sought by the community for itself including traditional Traveller economic activities and/or a nomadic way of life (i.e. transient bays, etc.).

5.1.3 Methodology and Chapter Structure

Whereas the two foregoing chapters (Chapters 3 and 4) were primarily predicated upon quantitative analyses and the estimation of a series of models, the author utilised a mixed-methods approach for the purposes of this chapter, including offering some original qualitative research. These mixed methods combined an in-depth literature review; the compilation of metadata on Traveller social outcomes; an analysis of quantitative data on Traveller accommodation options and trends in population and family structures; and finally, a programme of qualitative research. The objectives of this qualitative work were twofold. Firstly, the author wanted to gain greater insights into the views of Travellers themselves with regard to the importance of their own housing (and limitations thereon) and how this shaped their capacity to live lives that they could value. Secondly, the author wanted to complement the quantitative work undertaken previously and in so doing, to examine whether similar findings would be arrived at regarding (i) the importance of housing to SWB and (ii) those issues and opportunities which can shape satisfaction with housing. The qualitative methodologies used here are outlined in more detail in Box 1 below.

[77] Traveller-specific accommodation: Includes Group Housing Schemes, Permanent or Temporary Halting Sites/Caravan Parks (with Bays) and refurbishment thereof, Transient Sites, Loans for replacement of Caravans/Mobile Homes, Overnight Camping Lay-Byes; and Single Instance (or one-off) Houses (generally in rural locations)

Box 1: Outline of Methodological Approach Applied

The qualitative work undertaken consisted of a number of interrelated strands, including both face-to-face, structured interviews and a focus group session. In the first instance, interviews were undertaken with officials of the two principal national representative bodies for the Traveller community in Ireland: Pavee Point and the Irish Traveller Movement (ITM).

Thereafter, a series of follow-up interviews were undertaken with Traveller Community Development workers (both Travellers and non-Travellers) at a number of locations: Kildare, Clondalkin and Portlaoise. This suite of locations was selected in order to provide a mix of both urban and rural backgrounds. Moreover, focus group sessions were held for members of the Traveller community themselves.

During the course of these sessions, the author sought to explore issues pertaining to the importance of housing to the Traveller community, the housing conditions that pertain and the workings of the current consultative mechanisms in practice. Moreover, all participants were free to raise further issues at their own discretion.

In addition, the author also held follow-up meetings with representatives of the providers of Traveller accommodation (i.e. the local authority sector) in order to capture their views with regard to what is happening on the ground and the constraints facing this sector.

Finally, all interview and focus group participants were informed at the outset of the purpose and objective of these meetings in order to encourage participation but also to avoid raising expectations of follow-up action.

The rest of this chapter is structured as follows. Section 5.2 provides an outline of the import of concepts such as agency, agency goals and choice in terms of the capabilities approach in addition to exploring the importance of human rights and ethnicity in this regard and mapping metadata on

Traveller social outcomes against a generally-accepted theoretical account of the capability set that is essential to human flourishing. Section 5.3 outlines the evolution of public policy frameworks for the provision of Irish Traveller accommodation over time and considers the importance of the shift away from viewing this issue as a 'problem' to be resolved. A detailed description of housing outcomes, and related housing satisfaction considerations, for the Irish Traveller community are presented in Section 5.4 alongside an analysis of the role of capability deprivation in this regard and a set of potential Traveller-specific housing capabilities. Summary and concluding comments are presented in Section 5.5.

5.2 Ethnicity, Agency and Capabilities

Sen (1993) has stressed the role of agency and the freedom of all people to make their own choices. The importance of the effective and meaningful participation of people is thus a central tenet of the capabilities approach with the implied need for the full involvement of people in their own development (Gigler, 2005). In this sense, the capabilities approach emphasises an individual's agency (or capacity to act or chose) with regard to exploiting their capabilities, where the latter encompass their real or effective opportunities to achieve any set of valued functionings, in order to obtain a life that he or she values. Agency in this context also relates to the exercising of value judgements regarding an individual's own wants and priorities. However, the importance of choice within the capabilities approach also embraces concepts intertwined with ethnicity, identity and affiliation. According to Flores-Crespo and Nebel (2005), personal identity and the singularity of each individual is one of the more complex questions confronting the pluralism of modern societies. Whilst identity and culture is something essential to each person, such themes are compatible with the capabilities approach and the heterogeneity of individual preferences given Sen's (1999) recognition of identity as an object of choice with individual's free to scrutinise cultural values and personal identity.

This assertion that the individual can exercise choice over their identity, albeit that some constructs of self-identity are necessarily assimilated rather than chosen, does not imply that the capacity to choose who we are is unlimited: 'the freedom in choosing our identity in the eyes of others can be extraordinarily limited' (Sen, 2005). Nonetheless, to fulfil and achieve a life one has reason to value a person must be able to choose his (or her) identities and affiliations (Sen, 1999). However, as we shall see below many Irish Travellers feel that such a choice is not open to them. They must, at times, conceal their own cultural identity and find that their identity is not sufficiently validated and respected: *'there's always been a view of us that's false, particularly in the media...we're always presented as being the bad guys and to blame'* (Traveller Interview Sessions #3, 2013).

5.2.1 Ethnicity, Law and Human Rights

Travellers are a traditionally nomadic people of ethnic Irish origin and have been indigenous to Ireland for up to a millennium. The historical origins of the emergence of this separate ethnic group have been subject to much debate within academic circles and are unclear as Irish Travellers have left no documentary evidence of their own (Helleiner, 2000; Equality Authority, 2006). Recent genetic analysis concluded that whilst Irish Travellers are of Irish ancestry, they are a distinct ethnic minority many of whom separated from the majority 'settled' Irish population, perhaps 1,000 years ago or more. The issue of ethnicity remains complicated as Gmelch (2005) has found that some Irish Traveller families may have adopted the customs of this community in more recent centuries rather than being traceable directly to the founders of this sub-population. Some theories suggest that Travellers are descendants of ancestors made homeless during a British military campaign in the 17th Century or by the Great Irish Famine in the 18th Century or that their nomadism dates back to the Late Middle Ages.

In parallel to this ethnic distinctiveness, Irish Travellers hold to their own values, language[78], traditions and customs as part of a unique lifestyle and culture, centred on a nomadic tradition and most Travellers self-identify, the latter being key to identifying those belonging to distinct communities according to the ILO and the UN. The UN Committee on the Elimination of Racial Discrimination (CERD) holds that the identification of an individual as a member of a particular ethnic group is based upon self-identification by the individual involved (save for the presentation of justifiable evidence to the contrary).

5.2.1.1 Traveller Ethnicity

A number of international bodies, including the UN, various bodies of the EU and the Council of Europe, have issued recommendations and conventions which draw explicit linkages between Irish Travellers and the Roma and Gypsy communities in Europe. The view that Irish Travellers are a distinct ethnic minority is supported by a number of Irish government agencies and Irish Traveller advocacy groups. Indeed, more than two decades ago a report by the European Parliament characterised Irish Travellers as the most discriminated against ethnic minority in Irish society (European Parliament, 1991). However, the Irish government continues to explicitly assert that Irish Travellers do not constitute an ethnic minority and has argued that it has 'not concluded that Travellers are ethnically different from the majority of Irish people' (Department of Foreign Affairs, 2006). The Irish Human Rights Commission has cautioned that this unwillingness to recognise Travellers as an ethnic minority may place the community outside the ambit of international human rights treaties and exclude them from a range of legal and administrative protections (IHRC, 2008).

The Irish government contends that Irish Travellers actually receive greater protection under extant anti-discrimination legislation and that no change is merited. This has led to ongoing tensions

[78] Language: One of two dialects of Shelta (Gammon or Cant), albeit that very few Irish Travellers still speak this language (Irish Travellers are predominantly English-speaking)

between the latter and the aforementioned international bodies (Coates et al, 2008). CERD (2005) has previously expressed concern over Ireland's continuing unwillingness to accept Travellers, under law, as a distinct ethnic minority. The stance of the Irish government is not new and has been reflected in many past public reports into the issue of accommodating the Irish Traveller community. For instance, Norris and Winston (2004) have previously noted that many of the policy statements on Traveller accommodation imply that Traveller differences relate not to ethnic factors and that these are merely choices. At the time of writing, there have been ongoing campaigns and petitions in Ireland around these issues and a proposal had been mooted with regard to legislating for the recognition of Traveller ethnicity.

This gives rises to the anomalous situation that although Irish Travellers are not recognised as an ethnic group in Ireland, they are recognised as such in Northern Ireland and Great Britain. In 2000, Irish Travellers received this recognition in the UK after a court ruling which found it was merited by virtue of certain distinct characteristics (other than being Irish) including: a long, shared history; a distinct cultural tradition[79]; a common language; a common oral tradition; and a long history of discrimination and prejudice due to their identity. This 'denial of ethnicity' does have practical consequences. For instance, as a recognised ethnic minority Irish Travellers would arguably have an entitlement to special measures to tackle entrenched inequalities – such as those aimed at caste-based discrimination in India – including reservations in public representation, employment and education (albeit that such measures do not exist in the Irish system at present).

5.2.1.2 Nomadism and Cultural Rights

Nomadism (or semi-nomadism) is the single most distinctive aspect of the cultural traditions maintained by Irish Travellers. For many Travellers, the freedom to travel – even if it is only done

[79] Cultural traditions: These include, but are not limited to, nomadism; a preference for self-employment and/or certain traditional economic activities; and communal inter-marriage and match-making

irregularly – is central to their identity and goes to the heart of what it means to be a Traveller. Some Travellers still travel regularly and for economic reasons whilst others may only do so irregularly and for social or recreational reasons: *'...some don't travel regularly in the traditional sense but modes of travel can change...they're still travelling and they haven't let go of their right to do so'* (Traveller Interview Sessions #2, 2013). In practice, however, travelling can now be very difficult, if not impossible, for a variety of reasons. Some of these reasons are directly related to Traveller housing provision, including a shortage of culturally-appropriate housing and/or deficiencies in this housing, where it is provided (see Section 5.4).

Access to culturally-appropriate housing is a basic human right under the terms of the UN's Universal Declaration of Human Rights. Moreover, nomadic identity is protected under the Council of Europe system as part of the general obligation to promote conditions that allow for cultural expression. A recommendation by the Council of Ministers (2004) set out an obligation to facilitate nomadism and included an express commitment to promote Traveller nomadism and Traveller-specific accommodation[80]:

> *'...those among the Roma/Gypsy and Traveller communities who wish to continue to lead a traditional nomadic or semi-nomadic lifestyle should have the opportunity, in law and in practice, to do so, by virtue of the freedom of movement and settlement guaranteed to all citizens of members states and the right to preserve and develop specific cultural identities'.*

5.2.1.3 Implications of Ethnicity Denial

Many Travellers themselves recognise that ethnicity has long-term consequences not just in terms of cultural survival, health and opportunities but that this is also key to public policy and service

[80] In late-2013, the European Roma Rights Centre, with the Irish Traveller Movement, filed a collective action with the Committee of Ministers of the Council of Europe against the Irish State alleging breaches of the European Social Charter (i.e. that the defendant has persistently failed to provide adequate accommodation for the Traveller community in the Republic of Ireland and that actions and omissions by the State had violated the rights of Travellers).

provision (Department of Health, 2010). Coates et al (2008) have previously found that the stance of the Irish government can and does have implications for housing policy, and service delivery more generally, and that international perspectives on equality are predicated upon the assumption that ethnicity should be afforded first priority in determining service delivery approaches. Indeed, factors such as culture and identity shape the needs of a group and any public assistance programmes must take these into account in order to be effective (Equality Authority, 2006). During the course of the author's fieldwork, the importance of recognition of Traveller ethnicity was identified as a precursor to progress on other fronts: *'first, we need to be accepted for who we are and know that we're valued the same as everybody else'....'to be accepted as valued members of society, that would have meaning to the community'...'this can really boost the community and give them a sense of value they don't always feel'* (Traveller Interview Sessions #3, 2013).

From the perspective of the capabilities approach, ethnic diversity, and the affording of recognition to ethnic distinctiveness, is an important consideration. The ongoing failure of the Irish government to recognise and validate the cultural and ethnic distinctiveness of this community, or to support their right to self-identification, undermines the freedom of individual Travellers to choose his (or her) own identity and affiliations. The freedom to make that choice is invariably intertwined with *Affiliation* (Nussbaum, 2000) and its practical offshoots: the ability to be treated as a dignified being and to have the social bases of self-respect and non-humiliation. To this end, the freedom to choose one's own identity and affiliations is the touchstone of the capacity to be one's self and to freely engage in group identification and social interaction. However, for many Irish Travellers that such a choice is not open to them and they feel the need to 'pass-off' (or deny their identity) in order to access services and/or to avoid harassment (Department of Health, 2010). This conception of the choice around identity as an inherently negative one, and the concomitant need to refuse and conceal their own identity, is not unique to Irish Travellers but has been documented for many

other indigenous groups and ethnic minorities, including the native Mexican people (Flores-Crespo and Nebel, 2005). Indeed, there is sometimes an understandable desire amongst Travellers not to risk further stigmatization by identifying themselves as discreet from the settled community on the basis of ethnicity (Keane, 2010).

5.2.2 Agency, Adaptation and the Capabilities Approach

The capabilities approach emphasises what a person could do or be as opposed to what they actually do. This approach emphasises the importance of opportunity or freedom for human welfare. An individual's capabilities set represent those functionings that it is feasible for them to achieve and these feasible functions are dependent upon a person's own features (including resources and their freedom to choose how those resources are converted) (Anand et al, 2009). The importance of agency for human well-being has been highlighted in the growing literature around the capabilities approach (Doyal and Gough, 1991; Nussbaum, 2000). Recent research has found that themes relating to agency (or autonomy) are consistently significant across population groups when analysing which capabilities are covariates for life satisfaction. These findings, then, suggest that agency is, perhaps, a 'universal, master value' (Anand et al, 2009). Moreover, freedom itself has an intrinsic value. The act of making a choice and having the freedom to choose those courses of action that an individual has reason to value is itself valuable and valued and thus, we need to take account of those opportunities and substantive freedoms from which a given suite of functionings are chosen (Burchardt, 2009). From the perspective of the capabilities approach then, the freedom to choose goes to the heart of an individual's capacity to optimise their utility (or happiness) and to live a life that they have reason to value as the capability set encompasses their real, or effective, opportunities to do and be.

5.2.2.1 Agency Goals and Adaptation

Such is the importance of agency, Burchardt (2009) has argued that the 'definition of agency freedom in particular, and capability in general, needs to be expanded' in order to reflect the conditions under which agency goals and preferences are formed and she has put forward the concept of 'capability as autonomy'. The importance of being free to make a choice and the centrality of that freedom to human well-being is not limited to the individual. In other words, individuals can have agency goals. These agency goals are derived from 'the breadth of interests, values and commitments that human beings have'. The concept of agency goals implies that choices are not solely directed towards the well-being of an individual. People can care about things other than their own happiness or well-being and as such, can have objectives and commitments concerning the well-being of others. These objectives can include the pursuit of the well-being and common good of one's own community (Burchardt, 2009; Sen, 1985a).

Agency goals play a particularly important role in the lives of small communities, such as the Irish Travellers, which have striven to maintain a sense of separateness and their own identity, sometimes in the face of official and popular antipathy. Irish Travellers have agency goals given that they self-identify as a minority community with distinct traditions and culture which they wish to preserve: *'this is a small community and one that is very family-centric...they see their objectives as being for the family, for the community and not for just one person...that's not how they see things'* (Traveller Interview Sessions #1, 2013). Such goals – from the freedom to live side-by-side in a dedicated space to the freedom to live a nomadic lifestyle at will – are states of being within the capability set of each individual Irish Traveller but are only desirable and valued when shared by the whole community and when the community has the freedom to be, and to be seen to be, just that: a community.

Notwithstanding the value of freedom and the process of making one's own choices, it is clear that both individual preferences and agency goals are, inevitably, adaptive. The lived experiences of any

individual, or group, come to shape their aspirations around future opportunities with 'those experiencing significant past disadvantage forming lower aspirations' (Burchardt, 2009). The vagaries of adaptation (or habituation to one's own circumstances) ensure the process of choosing available functionings from each individual's capability set will depend on past experiences. This ensures that the full 'menu' of available options and opportunities are not perceived to be part of an individual's capability set because their expectations are conditioned by the experience of growing up in disadvantaged circumstances. Consequently, subjective constraints, such as low expectations, effectively serve to limit a person's capability set. Moreover, the perceived 'menu' influences choice and can also shape preferences (Sen, 1997). For marginalised and impoverished groups within society, the restrictions on agency imposed by the experience of disadvantage are further compounded by the role of discrimination. The experience of discrimination is important as it presents an obstacle to the expansion of the capabilities and functionings of individuals and 'it constrains autonomy and redistributes freedom' (Anand et al, 2009; Fukuda-Parr, 2011).

The foregoing considerations are of the utmost importance when considering the freedoms and choices of Irish Travellers as so many in the community are confronted with a cradle-to-grave experience of discrimination, marginalisation and life in economically-deprived circumstances. As we have already seen, issues pertaining to agency and autonomy are oftentimes problematic for the Irish Traveller community. Identity is characterised as an object of choice in the capabilities approach but for Irish Travellers, they can find that their choice to self-identify as an ethnic minority is simply ignored by those in authority. For many in the community, indeed, it is necessary to engage in 'passing-off' and to refuse and conceal their identity rather than being free to choose their identity and affiliations. Similarly, Irish Travellers are commonly subjected to discrimination (NCCRI, various years) (see Table 23). The day-to-day experience of discrimination further constrains the autonomy of the community. Moreover, subjective constraints and the process of

adaptation, and how this shapes aspirations and preferences, are also important concepts for Irish Travellers given their experience of poverty over the lifecycle.

For those Irish Travellers who experienced poverty during their own childhood (and thus, a restricted capability set during the formative stages of their life) – including the substantial numbers raised on roadside encampments until the 1990s – this experience will continue to influence contemporary individual preferences and agency goals due to conditioned expectations. These conditioned expectations serve to constrain the capability set by shaping aspirations and preferences as the individual (or group) come to perceive their opportunities as being narrower than they might be. This is equally true of young Travellers today. Their experience of poverty and discrimination not only serves to constrain their freedom to choose today but will also shape their aspirations and preferences into the future (Burchardt, 2009). It does so in a manner which invariably constrains the capability set from which they can choose as they grow older and in so doing, reinforces a less than virtuous circle. For instance, their childhood experience of being someone less valued by society (or somehow different) and of being unable to live a nomadic lifestyle will limit their expectations around what the future holds for them (and those set of functionings from which they chose as they grow older). Similarly, for those growing up in a community afflicted by extremely high levels of unemployment and low levels of educational attainment (particularly, at tertiary level), these experiences will ultimately shape their occupational and educational expectations and choices in later life.

5.2.2.2 Implications of Dependency for Traveller Agency

The interplay between adaptation and dependency over many decades has had very real consequences when it comes to Traveller agency in many walks of life. In parallel with the gradual grinding down of the community referred to earlier, processes of technological, economic, social and legal change have led to the Traveller community becoming increasingly dependent on others,

and in myriad ways. This dependency, broadly speaking, has three principal streams: traditional welfare dependency (relating to income supports or 'cash'); dependency upon the State to provide services, including housing; and an increasing reliance on support groups, such as community development workers, to advocate and act on the community's behalf (including liaising with local authorities and other statutory bodies). Irish Travellers were traditionally economically self-sufficient and played a significant role in the Irish rural economy pre-1960 working as artisans, entrepreneurs and seasonal labour but the advent of industrialisation and modernisation has meant that traditional forms of Traveller employment have become marginalised (Fanning, 2009). All groups in society will at some point face the consequences of economic and industrial change but, in many ways, the Traveller community has not adapted to these challenges. In those cases where Travellers have endeavoured to carve out fresh niche enterprises – scrap metal, recycling, horse-trading, etc. – they have sometimes faced difficulties around access to facilities and credit in addition to regulatory challenges.

The extremely high rate of unemployment amongst Travellers indicates the difficulties they face in accessing mainstream employment: *'if they find out you're a Traveller, you've no chance...you have to pretend not to be if you want to get work'* (Traveller Interview Sessions #3, 2013). The absence of paid work, and follow-on consequences around self-esteem, for many in the community is just one way in which Travellers have increasingly become dependent on external support. During the course of the author's fieldwork, a number of those working in the field of community development with Irish Travellers reflected on how this community has come to develop a culture of high dependency and reduced agency which, for many Travellers, is most characterised by low expectations around what it is that the community can achieve for itself: *'...the direct provision of so many supports and services, including housing, is only disempowering the community'...'the steady fall in the community's own self-esteem has only led to greater disengagement and a heightened reliance on others'* (Traveller Interview Sessions #1 & 2, 2013).

This reliance upon others has had a profoundly negative impact: *'this has undermined Traveller autonomy...this requires not just a long-term approach but an internal community solution...we need a process to empower Travellers'* (Traveller Interview Sessions #1 & 2, 2013). There is a perception that many public policy responses don't really get beyond throwing money at the community: *'this is not about giving Travellers money...there needs to be a focus on the process...how can we encourage Travellers to engage and to understand and meet their own needs'* (Traveller Interview Sessions #1 & 2, 2013). Interestingly, it was suggested that the sheer weight of community development projects had produced an adverse outcome and had contributed to the loss of cultural capital and community confidence: '*...these projects were about capacity-building within the community and empowering them...but sometimes these projects seem to only create further dependency'* (Traveller Interview Sessions #2, 2013).

Challenges confronting Traveller agency and autonomy, their freedom to pursue their own agency goals and the intrinsic value of being able to make choices regarding those functionings they have reason to value are also played out when it comes to the issue of housing and the Irish Traveller community. This arises because, mainly due to high rates of welfare dependency amongst Travellers, they are generally reliant upon the State to meet their housing needs with up to 85 per cent of Travellers receiving some form of assistance from the State to meet their own housing needs. This also arises due to the preference for many in the community for Traveller-specific accommodation and their distinctive cultural and lifestyle traditions. In part, this surfaces questions of how Irish Travellers can exercise any agency, either individually or as a group, when it comes to housing. It also implies that where consultative mechanisms are instituted to allow the voices of the community to be heard, it is essential that such mechanisms are effective so that their choices are substantive (or real). However, recent research undertaken with regard to housing and the Irish Traveller community has raised questions as regards to the veracity of the choices open to this community: whether there are sufficient mechanisms in place to allow the views of the community

to be voiced and/or whether these opinions are taken into consideration at all times (Coates et al, 2008).

The issue of choice, and particularly substantive choice, is important in the context of communities reliant upon public provision and where welfare dependency is high. In the absence of such freedoms, dissatisfaction and disengagement are inevitable. There is evidence to suggest that in spite of the progress made in recent decades the choices open to the Irish Traveller community are not always, in practice, substantive when it comes to influencing the provision of culturally-appropriate accommodation. Implementation and delivery deficits persist and these shortfalls have significant negative spill-over effects for other areas of Traveller life and in particular, for those aspects of Travellers' unique culture and lifestyle that are most valued by the community, including the maintenance of family networks, Traveller economy and the opportunity to live a nomadic lifestyle (see Section 5.4).

5.2.3 Horizontal Inequality and Traveller-specific Outcomes

Inequality between culturally formed groups is an important dimension of development as each group's relative performance in economic, social and political dimensions is an important source of individual welfare. Such inequality is evident across a number of areas. The unemployment rate for Irish Travellers was 84 per cent in 2011 compared to 14 per cent among the general population. The labour force participation rate for Irish Travellers is also lower than for the general population and where Irish Travellers are in paid employment, they are more likely to work in unskilled (or elementary) occupations. A similar tale can be observed with regard to education with Irish Travellers being much less likely to continue with their education beyond age 18. Consequently, just one per cent of Irish Travellers have completed third-level (or tertiary) education compared to 31 per cent of the general population.

In terms of health, the difference between Irish Travellers and their settled peers is stark (Department of Health and Children, 2010). Irish Travellers experience both a significantly lower life expectancy, as can be seen in both age and gender-specific mortality rates, and a significantly higher infant mortality rate than do the general populace. As a result, the Standardised Mortality Rate (SMR; or difference in the mortality rate for these two groups) for Irish Travellers is 3.5 times higher than that for the general population. This mortality gap has actually widened over the past 20 years and in the case of Irish Traveller males, no improvement has been recorded over this period. The principal causes of this excess mortality include heart disease, respiratory conditions and external causes (including suicide). The suicide rate for Irish Traveller males is almost 7 times higher than for the general population. Moreover, the population structure of the Irish Traveller community also differs significantly from that of the general population where the latter has a substantially younger average age profile with a low number of persons in the middle and older age groups (including a much lower proportion of those aged 65 years or more). Such differences are attributable to a number of factors including the lower average life expectancy, a higher birth rate, a higher infant mortality rate, larger average family sizes and a cultural propensity towards marriage at a younger age.

5.2.3.1 Nussbaum's List

The capabilities approach provides us with a framework to explore the inequality and poverty confronting Irish Travellers. Nussbaum (2000) has put forward a high-level account of those capabilities that are essential to human well-being. This 'list' spans ten headline capabilities categories ranging from *Life* and *Bodily Health* to *Affiliation* and *Control over Environment.* Each of the headline capabilities categories incorporates a diverse range of constituent capabilities such that Life, for example, encompasses good health, reproductive health, adequate nourishment and adequate shelter (see Table 23). The universalist nature of one single 'list' of capabilities is

questionable as it is unlikely that such an account is equally appropriate in every country, regardless of culture or other considerations (Anand et al, 2009; Robeyns, 2005). Nevertheless, this is intended to be a general, high-level checklist and as a concrete endeavour to account for all substantive capabilities, it is a good starting-point for our purposes here.

From the capabilities perspective, the extent to which capability deprivation (or poverty) afflicts this community can be underscored by using Nussbaum's list of substantial freedoms (or capabilities) as a prism through which the day-to-day experience of Irish Travellers can be better, and more holistically, understood. To this end, the author has reviewed and analysed the available evidence where the metrics considered relate directly, or indirectly, to those capabilities outlined by Nussbaum. This, in turn, has been used to create both qualitative and quantitative metadata which has been mapped against Nussbaum's list under each headline capability (see Table 23). The results of this exercise show starkly that Irish Travellers exhibit capability deprivation under all of the substantive freedoms put forward in Nussbaum's account where this poverty encompasses many disparate themes. These include, but are not limited to, reduced life expectancy *(Life),* poor self-rated health *(Bodily Health),* restricted freedom to move about freely *(Bodily Integrity),* poor levels of political representation *(Control over Environment)* and the lived experience of discrimination alongside a perceived need to refuse, or conceal, one's identity *(Affiliation).*

Table 23: Mapping Traveller Social Outcomes against Nussbaum's Checklist of Capabilities

Capability Indicator	Stylised Metric	Traveller Outcomes	Sources (selected)
Life	Life Expectancy	Life expectancy at birth for Irish Traveller males is only 61.7 years (or 15.1 years lower than in the general populace) Life expectancy at birth for Irish Traveller females is only 70.1 years (or 11.5 years lower than in the general populace)	Department of Health and Children (2012)
Bodily Health	Good Health	Infant mortality rate per 1,000 live births amongst Irish Travellers is 14.9 (compared to 3.9 in the general populace) SMRs across a range of conditions (including respiratory diseases, heart disease, stroke and suicide) for Irish Travellers are many multiples of those found amongst the general populace Irish Travellers have a higher rate of disability than for the population as a whole The self-assessed health of Irish Travellers is less than that of the general population with 87 per cent reporting good or very good health (compared to 90 per cent overall); Irish Traveller health also deteriorates more quickly with age	Department of Health and Children (2012) CSO (2012)
	Adequate Shelter	Estimates of the number of Irish Traveller families residing in temporary, unofficial sites (roadside encampments) without electricity or water supply, sanitation or refuse collection range from 600 to 1,200; this number has remained stubbornly high over many decades In many cases, Travellers residing on publicly-provided Traveller-specific housing sites consider the facilities/infrastructure provided to be sub-standard	Collins (undated) Treadwell-Shine et al (2008) Department of Health and Children (2012) Coates et al (2008) CSO (2012)

		In many cases, Travellers residing on publicly-provided Traveller-specific housing sites are dissatisfied with the quality of their own accommodation and consider their area of residence to be unsafe and unhealthy In many cases, publicly-provided Traveller-specific housing sites are located in unsuitable areas (i.e. proximate to municipal dumps, etc.) with poor access to services Approximately 3,500 Irish Traveller households reside in standard social housing (i.e. 'settled' persons housing) which many will deem to be culturally inappropriate The average number of rooms in Irish Traveller households was 4.3 compared to 5.5 in all private households Approximately 1 in 3 Irish Traveller households residing in mobile/temporary dwellings (incl. caravans) had no sewerage facilities and 1 in 5 had no piped water source	
Bodily Integrity	Being able to move freely from place to place	Nomadism remains a central feature of Traveller identity but their past portrayal as dispossessed 'settled' persons serves to disenfranchise them of their cultural heritage (or right to travel); even where individual Travellers have not travelled for long periods, they wish to reserve their right to do so The majority of publicly-provided Traveller-specific housing sites do not fully support a nomadic lifestyle due to issues relating to inadequate space and poor accessibility Trespass laws have come to restrict free movement A strategic nationwide network of transient sites has not been put in place (regardless of past recommendations)	Pavee Point (1992) Treadwell-Shine et al (2008) Coates et al (2008) Collins (undated)
Sense, Imagination & Thought	Education	Educational disadvantage is prevalent amongst the Irish Traveller community and is compounded by the fact that many parents have insufficient schooling to support their children with homework, etc.	Youthreach (2004) Combat Poverty Agency (2003) CSO (2012)

		Early school leaving and literacy/numeracy difficulties are particularly prevalent for the Irish Traveller community On average, Irish Travellers cease their full-time education 4.7 years earlier than applies in the general population 90 per cent of Irish Travellers will have completed their full-time education by age 17 years (compared to age 24 years for the general population) The percentage of Irish Travellers with no formal education is close to 18 per cent (compared to just over 1 per cent for the general population) Just 1 per cent of Irish Travellers have completed third-level education (compared to 31 per cent for the general population)	
Affiliation	Treated as a dignified being	The distinctive ethnicity of the Irish Traveller community is not recognised by the Irish State (albeit that 'differences' are) Many Irish Travellers believe that this absence of recognition has negative consequences for them in terms of cultural survival in addition to policy implications	Norris and Winston (2004) Ní Shuinéar (1998) Department of Health and Children (2012) CERD (2005) Department of Foreign Affairs (2006) Sheehan (2000) Walshe (2012)
	Having social bases of self-respect and non-humiliation	Many younger Irish Travellers feel the need to hide their identity in order to access basic social services or events, in order to fit in and to avoid harassment or bullying	
	To engage in various forms of social interaction	Irish Travellers regularly experience difficulty in accessing standard social fora such as venues and bars which are regularly frequented by non-Travellers	
	Past or future discrimination	Irish Travellers account for a significant proportion of all reported incidents of racism and discrimination in Ireland	NCCRI (various years) Rottman et al (1986) European Parliament (1991)

		Irish Travellers are recognised as one of the most marginalised and discriminated against groups in Irish society The ongoing reality of discrimination against Irish Travellers has an insidious effect on their self-esteem and life experience	
Control over Environment	Being able to engage in political participation and representation	Levels of political representation amongst members of the Traveller community at the local and national level is extremely low The United Nations and the Council of Europe have expressed concern at the under-representation of this minority group in the political process and have recommended affirmative action programmes	O'Connell (2006) Hammarberg (2008)
	Being able to hold property	Irish Travellers have a significantly lower home ownership rate than for the non-Traveller population with just 20 per cent of Travellers owning their own home (compared to 70 per cent nationwide) In many cases, Travellers residing on publicly-provided Traveller-specific housing sites have poor (or only limited) control over these sites (i.e. access, communal facilities, etc.)	CSO (2012) Treadwell-Shine et al (2008)
	Expect to work	The unemployment rate amongst Irish Travellers was 84 per cent in 2011 (compared to 14 per cent nationwide) Irish Travellers were traditionally economically self-sufficient and played a significant role in the Irish rural economy pre-1960 working as artisans, entrepreneurs and seasonal labour but the advent of industrialisation and modernisation has meant that traditional forms of Traveller employment have become marginalised The majority of publicly-provided Traveller housing sites do not provide sufficient facilities to support traditional Traveller economic activities (including horse-based economic activity)	CSO (2012) Treadwell-Shine et al (2008) Fanning (2009) Department of Health and Children (2012)
Emotions			

	Being able to have attachments to things and people outside ourselves (incl. making friends)	Irish Travellers regularly experience difficulty in accessing standard social and recreational fora such as venues and bars which are regularly frequented by non-Travellers Inter-communal tensions, suspicions and uncertainty/unfamiliarity can and do undermine the scope for friendship and connections between Irish Travellers and the settled community	NCCRI (various years) Treadwell-Shine et al (2008)
	Not having one's emotional development blighted by fear and anxiety (incl. human association)	The suicide rate amongst Irish Travellers is six times higher than for the general population; the community feels 'hated' and are portrayed as '*deviants, villains and a subculture*' Irish Travellers are recognised as one of the most marginalised and discriminated against groups in Irish society	Gleeson, 2013 Oireachtas Committee on Justice, Defence and Equality (2013) European Parliament (1991)
Practical Reason	Being able to engage in critical reflection about the planning of one's life (incl. playing a useful role and evaluating life)	Irish Travellers exhibit a very high level of welfare dependency (with a concomitant low level of self-sufficient) as traditional forms of Traveller employment have become marginalised Irish Travellers are recognised as one of the most marginalised and discriminated against groups in Irish society	European Parliament (1991) Fanning (2009)
Other Species	Being able to live with concern for and in relation to animals	The keeping of horses and dogs is a long-running part of Traveller economic and societal traditions. Travellers have a long history of keeping, breeding and trading horses and in some cases, horses are used as a 'store of value' (or a method saving)	Treadwell-Shine et al (2008) Lynam and Dowdall (2008)

		In most cases, local authorities make no provision (i.e. facilities or space) for allowing Travellers to keep horses and/or dogs on Traveller-specific accommodation sites (either on or off-site) In some cases, the keeping of dogs or horses is counter to the tenancy/licence agreements in place	
Play	Being able to laugh, to play, to enjoy recreational activities	In many cases, Travellers residing on publicly-provided Traveller-specific housing sites are dissatisfied with the facilities and amenities provided (including facilities for play and recreation) and consider their area of residence to be unsafe and unhealthy The keeping of horses plays an important social and recreational role for many Irish Travellers. However, it is no longer feasible for Travellers to keep horses in many areas (see Other Species above) Irish Travellers regularly experience difficulty in accessing standard social and recreational fora such as venues and bars which are regularly frequented by non-Travellers (see Affiliation above)	NCCRI (various years) Department of Health and Children (2012) Coates et al (2008) Treadwell-Shine et al (2008) Lynam and Dowdall (2008)

This capability deprivation is also evident when it comes to the housing and living conditions of Irish Travellers. Housing is another sphere where this community has very visibly underperformed in terms of outcomes achieved relative to the general populace in Ireland with Irish Travellers being more likely to live in overcrowded accommodation, more likely to be without basic amenities and more likely to be reliant upon the State to provide for their housing needs. Under the headline category *Bodily Health*, housing is explicitly specified by Nussbaum: being able to access to adequate shelter is one dimension of this attribute. However, housing is inherently cross-cutting. Its influence goes beyond mere 'bricks and mortar' but feeds into other good life desiderata including physical and mental health outcomes and the accessibility of employment, education and training opportunities; social and healthcare services and recreational facilities. Housing is a critical determinant of a range of other outcomes and is also directly, or indirectly, related to many more of those capabilities proposed by Nussbaum.

Our immediate environment, including the home, shapes our life chances and effects both current and future well-being (Harker, 2006). Poor housing is strongly associated with a greater likelihood of poor health, including respiratory and heart diseases, with self-rated health in adults being significantly affected by the experience of poor quality housing in childhood (Blackburn, 1990; Marsh et al, 2000). The built environment can have profound negative effects upon both physical and mental health outcomes, and can magnify health disparities so that these effects are most pronounced for ethnic minority groups and low-income communities. Unsafe, poorly-serviced and dilapidated private and urban spaces have been found to contribute to unhealthy lifestyles, violence and reduced interpersonal contact and participation by discouraging physical activity and recreation and encouraging social isolation (Hood, 2005).

The contribution of housing to capability deprivation amongst Irish Travellers goes beyond issues relating to poor quality housing alone. It also relates to choice, cultural appropriateness and control

when it comes to accommodation. These can also have spillover effects which can negatively impinge upon the freedom of this community to enjoy a life that they have reason to value. The importance of housing in this regard cannot be overstated and these themes are explored in more detail in Sections 5.3 and 5.4.

5.3 The Development of Traveller Accommodation Policy Frameworks

Irish Travellers have often endeavoured to maintain separateness from the wider Irish community for the purposes of maintaining and strengthening their own unique cultural identity, social supports and family networks. However, this very separateness has often been seen to be problematic beginning with officially-commissioned research in the 1960's which identified the presence of this community, and their nomadic traditions, as a social problem to be resolved by way of assimilation into the mainstream (or settled) community and without reference to the potential impact of such a course of action on the long-term viability of the Irish Traveller community as a distinctive minority group. The evolution of public policy towards the provision of housing to Travellers, the progress made and barriers to further improvements are detailed in the remainder of this section.

5.3.1 Public Policy Priorities: From Assimilation to Integration and Beyond

5.3.1.1 Assimilation

Public policy on the provision of housing to the Traveller community in Ireland has evolved incrementally over many decades and has been shaped, at least in part, by the findings and recommendations of a number of independent review bodies (Coates et al, 2008; 2009). The first such review – *The Report of the Commission on Itinerancy* – was published in 1963; prior to this, neither Traveller accommodation nor any other aspect of the provision of services to Irish Travellers had been explicitly addressed. Before the 1960's, this community was seen as providing valued, niche

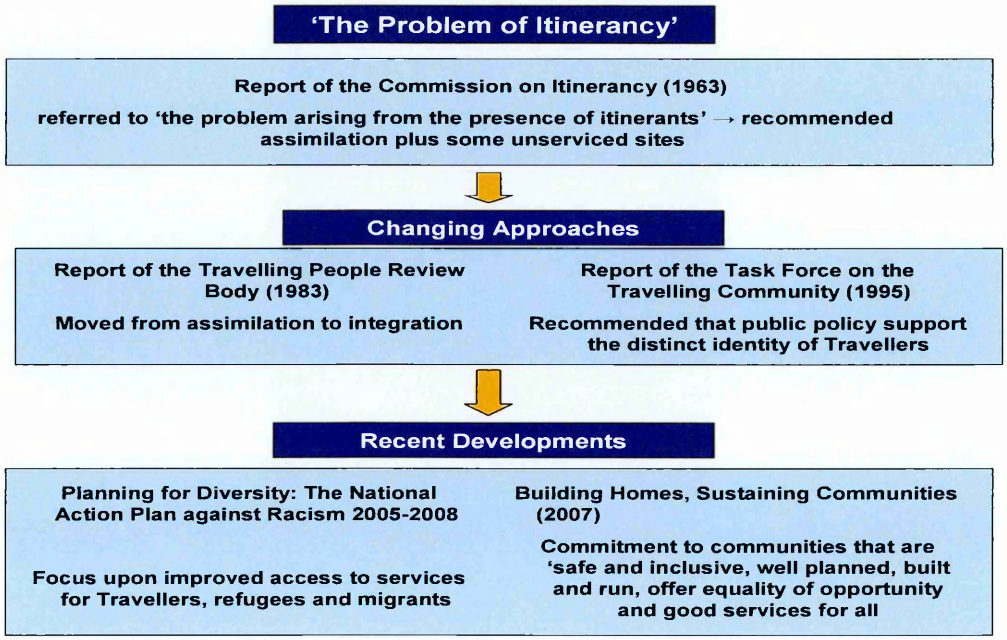
services within Ireland's predominantly rural economy but after the onset of modernisation and industrialisation, such economic activity had become untenable (Ó Síocháin et al, 1994) and the nomadic traditions of the Irish Travellers and their relatively poor living conditions (including substantial numbers of families living on the roadside without basic services or amenities) had come to be seen as 'social problems' to be resolved (Fraser, 2002; MacLaughlin, 1996). Indeed, the subsequent trajectory for dealing with Traveller accommodation issues was established early on. An analysis by Ní Shuinéar (1998) of three public policy statements on the Traveller community (from 1963, 1983 and 1995) found that these issues were first approached and defined in the 1960's as seeking to 'solve' the 'problem of itinerancy'. The genesis of the recommendations that were to follow can be clearly seen in the terms of reference of the Commission: to resolve '*the problem arising from the presence in the country of itinerants in considerable numbers*'. Unsurprisingly then, the report's authors recommended the assimilation of the Irish Traveller community into settled society through the provision of standard social housing alongside the provision of temporary serviced and unserviced campsites (for more mobile families).

5.3.1.2 Integration

The second review – *Report of the Travelling People Review Body* – was published in 1983. This was a departure from its predecessor in that the report argued against the assimilation (or absorption) of the Traveller community into settled society but rather, suggested the 'integration' of the two communities (Coates et al, 2008). Nevertheless, in spite of this progress towards the recognition of differences between the communities the report went no further and did not endorse the notion of a distinct ethnic identity. Consequently, Norris and Winston (2004) noted that many of the recommendations contained therein imply that Traveller differences are merely choices rather than stemming from cultural traditions or collective rights. This report shifted the emphasis away from standard social housing only and recommended the construction of Traveller-specific

accommodation (or culturally-appropriate housing). This included Group-Housing Schemes allowing extended families to live together – an important feature of Traveller living – and Halting Sites for those who did not accept other accommodation options (albeit that these were to be provided in limited numbers only). The third and most recent review – *Report of the Task Force on the Travelling Community* – was published in 1995 and covered a wide range of topics including relationships between the Traveller and settled community, Traveller culture and economy, health, education and housing. Once again, this report went further than its predecessors in recognising that Travellers do have a distinct identity and once that should be supported by public policy; however, there was still to be no recognition of Irish Travellers as a distinct ethnic group. The report advocated the continued provision of both Traveller-specific and standard social housing in addition to the development of a network of short-term transient sites (to facilitate nomadism) and a national programme for Traveller housing (embedded in the local authority sector).

Figure 12: Summary of Changing Public Sector Delivery Models for Traveller Accommodation



Source: Coates et al (2009)

5.3.1.3 Assimilation versus Integration

For the past three decades, official public policy towards the Traveller community has been predicated upon integration rather than assimilation where the former entails the recognition of the differences between the two communities and acceptance of Travellers' distinct identity: *'this was about two equal communities living side-by-side'* (Traveller Interview Session #2, 2013). The pursuit of integration as a policy goal spans many aspects of the public services and has given rise to a wide range of interventions. These include the funding of an array of national and local community development and advocacy groups for the Traveller community by the Exchequer. Discrimination on the grounds of membership of the Traveller community is illegal under the Equal Status Act, 2000. Traveller Resource Teachers (or in-class supports) and additional teaching hours and grants have been provided at primary and post-primary level and access programmes have been established to increase at the numbers of Travellers in higher education. Traveller health, training and employment strategies and programmes have also been put in place. Whilst progress has been made it can still be said, however, that Travellers still fare significantly worse than other sections of Irish society in terms of education, health and employment outcomes (see Section 2). Moreover, many in the Traveller community have argued that, in practice, current policy is still assimilationist: *'...assimilation is still the goal because the implementation is so weak...there's no real will to make integration work'* (Traveller Interview Sessions #1 & 2, 2013). When it comes to housing, the main policy departure in terms of integration has been Traveller-specific accommodation. Traveller housing outcomes, including the provision of Traveller-specific accommodation, are explored in detail in Section 5.4.

5.3.2 Multicultural Approaches, the Welfare State and the Choice-based Agenda

For all of the flaws in the public policy response to the delivery of Traveller-specific accommodation (and indeed, to other issues of concern to Irish Travellers) and the challenges faced

by all stakeholders in this regard, it is important to note that important far-reaching progress has nonetheless been made in terms of establishing a more equitable and responsive framework, particularly in recent years. As the public policy imperative was shifted away from a stance predicated upon assimilation and the provision of standard social housing for all and moved towards a more multicultural stance which recognised the need to provide Traveller-specific housing options, so too has the architecture for planning and delivery been updated, including the introduction mechanisms to ensure that the housing choices of the community are ascertained and that specific targets are set. The Housing (Traveller Accommodation) Act, 1998 places a statutory obligation on all local authorities, in consultation with the local Irish Traveller community and their representative groups, to produce multi-annual Traveller Accommodation Programmes (TAPs) setting out the identified need in each area and how this was to be met.

At the time of writing, three rounds of TAPs have been advanced (2000-2004; 2005-2008; 2009-2012). Each local authority was also legally obliged to provide a full range of accommodation options in their locality, including a network of transient sites. This legislation also established a National Traveller Accommodation Consultative Committee (NTACC) and a network of Local Traveller Accommodation Consultative Committees (LTACC). In recognition of the importance of effective consultation between each local authority and their Irish Traveller-tenants, these local committees consist of local authority officials, elected public representatives and representatives of local Travellers and it is intended that each LTACC would be consulted for advice during the preparation of the TAPs and that these committees would monitor the preparation, adequacy and implementation of these plans.

The role of the NTACC is to develop and oversee a model of consultation between local authorities, Irish Travellers and other stakeholders at the national level and to advise on all issues pertaining to Irish Traveller accommodation. In addition to the NTACC, a number of other

national advisory bodies have been established more recently including the High-Level Group on Travellers and the National Traveller Monitoring and Advisory Committee where such bodies are charged with improving outcomes for this community; as part of this remit, such bodies have a role to play in terms of improving Traveller accommodation policy and practice and identifying priorities around issues such as inter-agency cooperation and meaningful consultation. The most recent statement on Irish housing policy – *Building Homes, Sustaining Communities* (DEHLG, 2007) – emphasised the importance of delivering sustainable communities through a recognition of the importance of community considerations and equal access and by adopting models of service delivery which encourage choice and personal autonomy. This document also included a number of Traveller accommodation-specific recommendations including the facilitating of community self-supporting approaches to meet their own needs and the development of new strategies to accelerate the provision of Traveller-specific accommodation.

5.3.3 Traveller Accommodation Practice and Implementation Deficits

In spite of the policy and institutional developments outlined above, progress on-the-ground has not always been either smooth or consistent and a range of 'implementation deficits' (Coates et al, 2008) have been identified. Whilst significant progress has been made in some local authority areas, this is not always the case and a number of disconnections between national policy and local practice are evident. These are attributable to a wide range of factors, including unclear legislative procedures, absence of political commitment, inconsistencies in local authority practice, institutional racism and discrimination, negative public opinion regarding Traveller accommodation and flaws within the consultative mechanisms outlined below. The outcomes which flow from such inconsistent practices are clear for all to see. For instance, although each local authority is legally mandated to set multi-annual targets for housing delivery under the TAPs, such targets are regularly unattained. Progress in the implementation of the various rounds of these plans has tended to be

slow, notwithstanding unavoidable planning delays, etc. (Coates et al, 2009) with one community advocacy group noting that less than 10 per cent of the assessed need for permanent accommodation had been delivered (ITM, 2006). A review by the NTACC (2004) recommended that local authorities should be required to set realistic and achievable targets going forward. A similar lack of progress with regard to the delivery of short-term transient sites is also evident (see Section 5.4).

Interestingly, in some cases actual developments and output delivery at the local level have run counter to recommendations of past reports (see Section 5.3.1). *The Report of the Commission on Itinerancy* recommended that steps be taken to reduce the numbers living on the roadside but these numbers remained stubbornly high for many years thereafter. The *Report of the Travelling People Review Body* recommended that limited numbers of Halting Sites be provided but these quickly became a permanent (and growing) feature of Traveller-specific housing in the years after 1983. Successive reports recommended a shift away from standard social housing but there has been a consistent increase in the number of families accommodated in this tenure (O'Toole, 2009). The poor living conditions and housing of the Irish Traveller community and the failure to properly address and resolve such issues have been attributed to institutional racism on behalf of the institutions of the Irish State (NCCRI, undated; Kenny, 1997). Moreover, many stakeholders, including the general public (i.e. the settled community), express ongoing dissatisfaction with regard to the current state of Traveller accommodation throughout the country. Much of this dissatisfaction relates to the physical appearance of Traveller-specific accommodation, including public perceptions regarding issues such as the accumulation of rubbish (Treadwell-Shine et al, 2008). The European Commission against Racism and Intolerance (2001) found that:

'One of the main barriers to the improvement of the situation as regards to accommodation is reported to be the unwillingness of the local authorities to provide accommodation and resistance and hostility among local communities to planned developments...'

5.4 Traveller Housing: Agency, Outcomes and Constraints

Traveller accommodation has been the subject of much research over the years and progress has proven difficult. The provision of better and more appropriate housing for the Travelling community can be considered an important benchmark for assessing the success or otherwise of any endeavors to improve both Traveller quality of life and access to services given that housing is central to improved health outcomes and so forth (Coates et al, 2009). It is clear that significant progress has been made with regard to improving housing provision for the Traveller community in Ireland – from the recognition of the need to provide Traveller-specific housing options to significant reductions in the numbers of families living in unserviced roadside encampments – and in mainstreaming institutional reforms to support this progress. Nevertheless, there remains much to do and Irish Traveller housing outcomes still lag far behind that of much of the rest of society.

Home ownership rates for this community are very low by Irish standards with just 1 in 5 Traveller households owning their own home (compared to 70 per cent of all Irish households) whilst almost a very high proportion of Traveller families rely on the State to assist them with their housing. The average number of rooms in Irish Traveller households is markedly lower than the nationwide average and Irish Traveller families are eight times more likely to be living in overcrowded accommodation. Moreover, about 1 in 8 Irish Traveller families reside in caravans (or other temporary or mobile dwellings) and of these, a significant proportion still had no sewerage facilities or piped water in 2011 (CSO, 2012). Indeed, the number of Irish Traveller families without access to basic household amenities such as a flush toilet, running water and postal and refuse collection services are disproportionately greater than the general population (Department of Health and

Children, 2010). These outcomes and a number of related themes are explored in detail in this section.

5.4.1 Accommodation Outcomes, Housing Satisfaction and the Traveller Community

The necessity of providing Traveller-specific accommodation (or culturally-appropriate housing) was first recognised in the 1980's. The local government sector in Ireland has been legally mandated to identify the need for such housing in each locality, and to set multi-annual targets, under their TAPs since the 1990's. However, by 2011 less than 1 in every 4 Irish Traveller families was residing in Traveller-specific accommodation (see Table 24). Over the course of the past decade, important progress has been made with the Irish government spending some €370m on Traveller housing between 2000 and 2010. Substantial progress has been made in terms of reducing the number of Irish Traveller families living on unserviced roadside ('unauthorised') sites but several hundred families still live in these conditions. The main area of change in recent years relates to the number of families living in the private-rented sector. This tenure has seen a 15-fold increase and now accommodates 27 per cent of all families (compared to just 3 per cent in 2002). The State still plays an important role in housing these Travellers also, however, as approximately 96 per cent of Travellers residing in private-rented accommodation have their rents subsided by the Exchequer.

The increase over the past decade is still significant, albeit that it did start from a very low base, and would suggest that this tenure has become much more open to Irish Travellers in recent years. This tenure can still present problems to some Travellers attempting to access private-rented accommodation, however, with a number of advocacy groups reporting discrimination amongst private landlords. In a number of cases, Travellers '*have found it extremely difficult to find landlords who are willing to rent property to them*' (ITM, undated; Wicklow Travellers Group, 2012). Such difficulties appear to have receded due to the incidence of surplus (or vacant) rental units during the current financial crisis but anxieties remain that this problem could re-surface in time. Given that the Irish

government has moved away from a traditional social housing construction programme and has increasingly sought to house low-income households in the private-rented sector under PPP (public-private partnership) financing models in recent years (Norris and Coates, 2010), there is a concern that discrimination could put Traveller tenants at a severe disadvantage in the future.

More than 1 in 3 families now live in standard social housing albeit that this represents an increase of 1,000 families over the past decade. This equates to almost 70 per cent of all individual Irish Travellers (up from 50 per cent when the Housing (Traveller Accommodation) Act, 1998 originally tasked Irish local government with Traveller housing). This is still the largest single housing tenure for the Irish Traveller community albeit that this option was originally pursued from the 1960's onwards in order to deal with the 'problem of itinerancy' through the assimilation of the Irish Traveller community into settled society. Some Travellers and their advocates believe that the steep jump in the number of Irish Travellers now living in either standard social housing or private-rented accommodation is due to a shortage of Traveller-specific accommodation. This reflects a perceived unwillingness on behalf of local government to provide this option so that Irish Travellers are being pushed into these two tenures in what some see as an ongoing attempt to assimilate them still. Whilst the author does not suggest that Travellers living in standard social housing encounter unique difficulties in terms of housing quality, management or maintenance, the extent to which this tenure constitutes 'access to adequate shelter' for Irish Travellers is questionable given the distinct cultural traditions of this community.

Table 24: Total Number of Irish Traveller Families in All Housing Categories, 2002-2011

Variable	2002		2011	
	Obs	%	Obs	%
With Local Authority Assistance	4,522	72	5,595	59
Standard Social Housing	*2,395*	*38*	*3,320*	*35*
Group Housing	*493*	*8*	*739*	*8*
Private Houses*	*259*	*4*	*470*	*5*
Halting Sites**	*1,314*	*21*	*920*	*10*
Voluntary Bodies	*61*	*1*	*146*	*2*
Unauthorised Sites***	939	15	327	3
Own Resources	417	7	563	6
Private Rented	162	3	2,558	27
Sharing****	249	4	492	5
Totals	**6,289**	**100**	**9,535**	**100**

Source: Department of the Environment, Housing Statistics (various years)
*Includes Single Instance Purchases
**Includes permanent, temporary and transient sites
***Roadside, private yards, fields and gardens
****Multiple families cohabiting in a house designed for one family

These traditions include a marked preference for living alongside kin and maintaining immediate and extended family networks in a shared space. It is necessarily more difficult to accommodate such preferences in the allocation of standard social housing. In other words, the allocation of neighbouring houses to the same family in a single development cannot be guaranteed under a points-based system. Moreover, standard social housing also does not include the necessary space or amenities to facilitate other aspects of the Irish Traveller lifestyle, including nomadism or Traveller economy; hence the introduction of Traveller-specific accommodation options as an alternative given that the latter is generally designed to meet the needs of Traveller cultural traditions and family dynamics. It is in this context that the cultural-appropriateness of standard social housing as largest single housing tenure for the community can be questioned and, from a

capabilities perspective, this gives rise to a debate around whether such an outcome is valued by the community.

Many Travellers, and their advocates, still object to living in (standard social) houses as assimilationist and as culturally inappropriate. It should be noted, however, that for some Travellers living in standard social housing (and also, private-rented accommodation), they do so by choice. This may be attributable to a number of factors including, but not limited to, family incompatibilities, feuding or health-related concerns. Even for those Travellers living in houses, however, there can still be apprehension over the adequacy of their accommodation. This arises on foot of 'concerns about the consequences of moving into settled accommodation'. These concerns are centered around issues of cultural identity, family interconnectedness and the potential for discrimination and isolation with some Travellers citing a series of problems including the loss of community support structures, living away from close family and living amongst those who view them as 'deviant and alien' (Department of Health and Children, 2010).

Interestingly, an apparent dichotomy between the Travellers and their advocates (many of whom are non-Travellers) was obvious during the author's fieldwork with the latter uniformly seeing 'houses' per se as a negative outcome for Travellers. By contrast, Travellers themselves often had a more nuanced view and could see certain benefits that came with living in a house, whether private- or social-rented, in terms of comfort and health. Nevertheless, they did recognise that living in a house carried an explicit trade-off with a number of Traveller interviewees commenting that: *'when you live in a house, you know that you're different from everyone else'* (Traveller Interview Session #3, 2013). These trade-offs also include the loss of something of what it means to be a Traveller: *'in a house we're locked in but on a site, we are accepted...have our own space and are with our families...we have the chance to travel and to experience Traveller culture'* (Traveller Interview Session #3, 2013). In the majority of cases,

those interviewed by the author expressed a preference for Traveller-specific accommodation over all other options.

This feedback was consistent with the result of other published research on this topic. As part of the *Traveller Accommodation Study* (TAS), survey-based research undertaken by Treadwell-Shine et al (2008) indicates that almost 60 per cent of Irish Travellers would prefer alternative accommodation. The majority of those expressing this sentiment indicated a preference for Traveller-specific accommodation and, in particular, for Group Housing Schemes. It is, of course, true that some of the reasons underpinning this preference for alternative accommodation are outside the control of public service stakeholders. These can include factors such as unrealistic expectations amongst some Travellers – particularly, the preference for one-off rural housing – and problems amongst tenants on-site (i.e. anti-social behaviour and family incompatibilities).

This is not to suggest, however, that Traveller-specific accommodation does not present a different set of problems with regard to housing quality and provision. As part of the TAS research, the residents of Traveller-specific housing developments were surveyed regarding their satisfaction with the comfortableness of their housing. The results indicated that approximately 30 per cent of respondents were dissatisfied with their housing; these results were particularly pronounced amongst those living on Halting Sites. Such dissatisfaction simply reflects the practical day-to-day realities for some residents of Traveller-specific accommodation in terms of poor standards of design, management and maintenance; inaccessibility; and sub-standard facilities.

For many Irish Travellers, it is housing quality, access to amenities and the adequacy of the location of their housing that often matters most, not housing-type per se. However, a substantial minority of Irish Travellers report that their area of residence is unhealthy and/or unsafe with some Irish Traveller living in very poor conditions indeed (Department of Health and Children, 2010). The aforementioned TAS research indicated that the general provision of infrastructure and communal

facilities on Traveller-specific housing developments is often poor and that on-site facilities are often not in good working order (Treadwell-Shine et al, 2008). The author also found that Traveller-specific accommodation tends to be developed in out-of-the-way locations which are invariably not conducive to good access to services and amenities. Moreover, such sites are often located proximate to environmental hazards such as municipal dumps and industrial estates. Finally, although very real progress has been made in the area of Irish Traveller accommodation 'the reality is that progress...has been slow, regardless of the reasons for such delays' (Coates et al, 2008).

5.4.2 Capability Deprivation in the Housing Sphere and its Spillover Effects

For many Irish Travellers, as for most people elsewhere, access to good quality accommodation and basic household amenities is a desirable state of being and one which is, at the very least, a prerequisite for a good life. We have already seen that many Irish Travellers do not live in good quality accommodation. This absence of adequate shelter, even leaving aside considerations of cultural-appropriateness, represents one obvious state of capability deprivation. This can also contribute to capability deprivation in a number of other ways that go beyond questions of simple 'bricks and mortar'. Poor quality, overcrowded housing can have direct causal impacts across a whole range of other functionings, including health outcomes, self-esteem and social interaction. This, however, is not the end of the story. Continuing deficiencies in the delivery of accommodation for the Traveller community can be said to perpetuate capability deprivation in a number of other ways. Specifically, the challenges presented by the need to provide adequate and appropriate accommodation for the Traveller community can be said to have associated adverse spillover effects[81]. These spillovers – or unintended, negative externalities – serve to constrain

[81] Actually, this is shorthand for a cluster of related deprivations where the direction of causality can sometimes be difficult to disentangle and in some cases, lifestyle and work-related deprivations are a legacy of itinerancy and discrimination

substantive freedoms and autonomy for the community and in so doing, negatively impinge upon other lifestyle and good life desiderata specific to Travellers themselves.

As seen through the prism of the capabilities approach, capability deprivation relates to the absence of freedoms that people have reason to value. It is the view of the author that these negative externalities constrain Traveller freedoms in a number of ways but for the purposes of this chapter, we shall look at three examples. The first of these relates to Traveller autonomy and agency goals. The imposition of constraints upon Irish Travellers' autonomy are manifold and are apt to limit their freedom to choose valued functionings and opportunities across a variety of life domains. This includes areas as disparate as identity and affiliation to the long-term impact of inter-generational poverty via conditioned expectations (see Section 2). This is no less true when it comes to the issue of housing. The high levels of unemployment and welfare dependency that characterise the experience of Irish Travellers mean that when it comes to housing, they are reliant upon what is provided to them, particularly for those not housed in Traveller-specific accommodation.

Approximately 60 per cent of Irish Traveller families are housed with the direct assistance of the local government sector. When the likely numbers living in the private-rented sector, but in receipt of public subsidies through the housing benefit programmes, are also taken into consideration this number is potentially closer to 85 per cent or more. This suggests a distinct absence of substantive freedom and choice. For this stark majority of Irish Traveller families, their achieved functionings in housing are merely that which is delivered (or deemed deliverable) by the State. This, in turn, can be said to give rise to capability deprivation by perpetuating dependency, limiting choice and resources and marginalizing (or dis-empowering) the Traveller community. Moreover, freedom itself has an intrinsic value but for those housed in standard social housing or allocated housing in the private-rented sector, there is no choice to be made. In effect, they cannot participate in the process of making a choice.

Those living in either of these tenures can also find that their scope to re-locate to Traveller-specific accommodation at some future point is also quite limited as once they accept this housing, they are often deemed to no longer have any housing need. The State makes decisions over a long-term time horizon and once today's need has been met, it is deemed to be met into the foreseeable future. There can often be only limited flexibility around re-visiting it but this may conflict with changes to Traveller needs over time. The manner in which it does so can ultimately deprive Travellers of their own choice: *'local authorities always want to have a permanent solution and to make permanent provision and they're not flexible...but Travellers have incremental needs...their housing needs can change and what is acceptable today isn't acceptable forever'* (Traveller Interview Session # 1, 2013).

Consequently, they cannot then access what they might consider to be more culturally-appropriate accommodation at a later date. Many Irish Travellers, and their advocates, feel that Travellers are being pushed into these tenures in an attempt to assimilate them and in spite of changes in official public policy (see Section 3). Many Irish Travellers reside in standard housing due to a shortage of Traveller-specific accommodation. This shortage arises due to an inability, or sometimes unwillingness, to deliver Traveller-specific accommodation as can be seen in the under-spend reported by the local government sector. This sector has consistently reported an under-spend of the capital budgets allocated to Traveller-specific accommodation in every year since the mid-2000's.

5.4.2.1 Choice and Consultation

The issue of Traveller choice also arises with regard to Traveller-specific accommodation. Choice, and particularly substantive choice, is important in the context of communities reliant upon public provision and where welfare dependency is high. In the absence of such freedoms, dissatisfaction and disengagement are inevitable. It would appear, however, that Traveller choice is not always 'real' when it comes to influencing the provision of culturally-appropriate accommodation. In the

late 1990's, a network of Local Traveller Accommodation Consultative Committees (LTACC) was established to allow the voice of the community to be heard when it came to planning and designing new developments. In recognition of the importance of effective consultation between each local authority and their Irish Traveller-tenants, these local committees consist of local authority officials, elected public representatives, representatives of local Travellers and Travellers themselves. It was intended that each LTACC would provide a forum for consultation between all stakeholders and would act in an oversight capacity.

These consultative mechanisms, however, are considered to be flawed and ineffective. There are important weaknesses inherent in the structures put in place (Department of Health and Children, 2010). For instance, the NTACC acts in an advisory role only. It has no specific powers to influence implementation nor can it apply sanctions to those local authorities that do not implement their TAPs fully. Indeed, concerns over the manner in which local government bodies approach the issue of Traveller housing, and the extent to which their planned actions reflect Traveller priorities and needs, pre-date these consultation mechanisms. According to the UN Commission on Human Rights (1994):

'Travellers have also expressed the view that, where accommodation and services are provided, these do not always adequately reflect their needs'.

Similar criticisms of the extant consultation mechanisms were also surfaced during the course of the qualitative fieldwork undertaken by the author with Irish Travellers during the source of this research. Whilst the mandated network of LTACCs are in place, these were seen merely as a sop to the community and not intended to facilitate any substantive Traveller input into the process of planning, designing and delivering Traveller-specific accommodation: *'real and meaningful consultation just does not happen'...'they never ask us what we'd prefer...they don't present us with options'* (Traveller Interview Sessions #2 & 3, 2013). The parameters within which these LTACCs work are often quite

narrow with local authority officials sometimes unwilling to meet with the community as a whole and/or cancelling planned meetings at short notice. Moreover, when Travellers are brought into the process, it is often at a very late stage such that the community is simply presented with a fait accompli: *'they just go ahead to plan and design a site...then that's what is presented to us'* (Traveller Interview Session # 3, 2013).

Given the criticisms put forward during these interviews, the author has formulated a draft Consultation Toolkit as a practical outcome from this research for the Traveller community and those other stakeholders involved in the consultation process[82]. The objective of this Toolkit is to enable all stakeholders to plan, execute and implement consultative and participatory exercises which are seen as credible by the Traveller community and bring Irish Travellers into the decision-making process at an early stage. This is not intended to be an 'end-product' but as a contribution which can be refined and developed over time. The suggested Toolkit is presented as an Annex.

5.4.2.2 Irish Traveller Lifestyle and Culture

Secondly, the spillover effects from the delivery, management and maintenance of Traveller housing also impact adversely upon Travellers' unique culture and traditions. In the case of the majority of Irish Travellers residing in either standard social housing or the private-rented sector, these effects are acute. As we have already seen, those living in such accommodation can often feel that their community bonds are broken and the ensuing isolation negatively impacts upon their mental health and well-being. They can also struggle to engage in nomadism or traditional Traveller economic activities (including self-employment) as standard housing in the social-rented or private-rented sectors are not equipped to facilitate such lifestyles. Although Traveller-specific accommodation is designed to facilitate them, problems can and do arise here also. The desire to live a nomadic

[82] This is merely a suggested model of consultation and no claims are made for the rights or wrongs of this, or any other, models of consultation or for the underlying incentives facing those participating in a given consultation process

lifestyle, or at least retaining the freedom to do so, is the single most distinctive aspect of the cultural traditions maintained by Irish Travellers and is recognised as central to cultural identity of the wider community (see Section 2). It goes to the heart of how they see themselves and is something which the community has reason to both value and to protect. Even where individual Travellers have not travelled for many years, they reserve the right to do so (Collins, undated; Department of Health and Children, 2010):

'a lack of travel does not equate simplistically to a declining wish to travel for many, and is regularly invoked as a defining characteristic of being a Traveller'

The freedom to do so, however, is often much-constrained, even in the case of those living in Traveller-specific accommodation. Research under the *Traveller Accommodation Study* found that 85 per cent of respondents, all of whom resided in Traveller-specific accommodation, believed that it would be very difficult for them to travel freely about the country (Treadwell-Shine et al, 2008). In effect, the very freedom that the Irish Traveller community has reason to value – the right to be a Traveller and to travel – is absent. This is central to Traveller well-being. Having the discretion to travel, alongside factors such as housing adequacy and basic household amenities, has been found to be one of the most important predictors of health for Irish Travellers (Department of Health and Children, 2010; Whelan et al, 2010). This highlights one of the most glaring examples of these aforementioned negative externalities and the gap between stated public policy and actual on-the-ground-delivery: the provision, or lack thereof, of transient sites.

The provision of this infrastructure is mandated in law in order to facilitate a nomadic lifestyle through a network of temporary sites. These sites were intended to facilitate the nomadic lifestyle that is unique to Irish Travellers and which is so valued by many members of the community. A functioning network of these sites would enable Irish Travellers to move across the countryside without recourse to living on the roadside (and the attendant lack of water, sanitary facilities, etc.).

The restrictions upon nomadism that flow from the lack of this infrastructure are further accentuated by changes to the trespass laws. In the absence of sufficient transient sites, the provisions of the Criminal Justice (Public Order) Act 1994, as amended by the Housing (Miscellaneous Provisions) Act 2002, is viewed by the community as, in practice, curtailing Travellers' freedom to move freely about the country. However, such a network has not yet been established and Coates et al (2008) have previously noted that:

'the virtually non-existent provision of such sites despite legislative requirements is a significant stumbling block in the progression of Traveller accommodation policy and practice at present'.

Finally, the presence of these negative externalities arising from the delivery, management and maintenance of Traveller-specific accommodation can also impact upon the capacity of the Irish Traveller community to exercise what Nussbaum (2000) termed *Control Over One's Environment.* This headline capability category encompasses a number of specific capabilities including effective participation in political choices and having the right to seek employment on an equal footing with others. A combination of institutional barriers and discrimination often mean that Travellers can struggle to enjoy either of these substantive freedoms. The importance of some measure of 'control' to human well-being is also true in the sphere of housing where being able to exercise control over one's immediate environment and having the right to make choices with regard to living space is, arguably, an important consideration for all individuals and groups in society. These very freedoms reflect our conception of the home as central to family life and as a place of refuge and safety. Indeed, Nussbaum's checklist also cites an individual's freedom to hold property and to exercise property rights.

These freedoms, however, are often not granted to Irish Travellers when it comes to housing, or at least not to those housed by the State. Residents of Traveller-specific accommodation can generally hope to exercise only minimal control over their immediate environs. It has been found that Irish

Travellers tend to have very little control over their own residential areas and in some cases, this extends to an inability to control who comes onto their own sites and when. Specifically, they are often not in a position to exercise control over access barriers, communal facilities or estate management. Such control is vested in caretakers and/or private security personnel retained by local authorities (Treadwell-Shine et al, 2008). Moreover, in many cases Traveller-specific accommodation developments are constructed with high external walls and CCTV which residents can find visually unappealing, intrusive and unwelcome. The residents cannot, however, make any changes and their dissatisfaction with these aspects of their housing often goes unanswered.

The issue of CCTV surveillance was broached during the author's fieldwork and brought out a strong response: *'it's an invasion of privacy, pure and simple...no one else is ever subjected to this'* (Traveller Interview Session # 3, 2013). All persons enjoy a right of access to, occupation of, and peaceful enjoyment of their home (Irish Human Rights Commission, 2008) but it is this very right that many Travellers feel is undermined by the installation of these CCTV facilities, without any consultation with residents. A number of cases concerning Traveller/Gypsy accommodation have been brought before the European courts with regard to Article 8 of the ECHR, relating to respect for private and family life, where the relevant article states:

'Everyone has the right to respect for his private and family life, his home and his correspondence'.

Nussbaum's high-level account of those substantive capabilities that are essential to human well-being does partly address some of the foregoing given that it encompasses 'access to adequate shelter' under one of its headline capability categories. Nevertheless, as the foregoing has shown this one capability alone cannot fully capture the role and importance of housing in shaping those outcomes that have a cultural resonance for the Irish Traveller community. The author believes that there is the potential to expand and tailor this checklist to Irish Traveller community and in so doing, to move from the general to the specific by addressing those freedoms and lifestyle choices

that Irish Travellers have reason to value such as access to culturally-appropriate accommodation; the validation of their right to travel freely (to live a nomadic lifestyle), etc. This is addressed below.

5.4.3 Conceptualising Traveller-specific Housing Capabilities

The provision of better and more appropriate housing and living conditions for the Travelling community has been recognised as an important benchmark for assessing the success, or otherwise, of any endeavors to improve quality of life for Irish Travellers given the implicit overflow effects from better and more appropriate housing such as improved access to services, physical and mental health outcomes, self-esteem and so forth (Coates et al, 2009). The incorporation of the 'quality of life' (QoL) concept into the debates around Irish Traveller housing has been identified as one way to better inform policy, practice and delivery. Such an approach puts the well-being of Irish Travellers at the heart of the debate and can focus stakeholders on the prioritization of needs, the 'liveability' of their environment(s) and the linkages between social, economic and environmental dimensions. This model entails the use of an associated social indicators approach as a measurement tool to operationalise the QoL concept. This approach can include some combination of specific indicators relating to housing and/or simply asking people what is important to their well-being (or to attach some raking to the latter). This incorporation of measures of QoL into good practice around the delivery of Irish Traveller accommodation has the potential to clarify the agenda, provide a more holistic view of what works (or not) on the ground and clearly establish what the community themselves see as essential to their own well-being (Coates et al, 2008; Kane et al, 2008). The interaction with the Irish Traveller community implicit in such an approach also has the potential to empower the community itself through greater community engagement and to help dispel fears that accommodation, and particularly Traveller-specific accommodation, are provided regardless of the needs, wants and priorities of the community.

The use of participatory research models, including survey-based research, provides a vehicle for this type of community interaction. The application of such models within the capability approach have previously indicated that a multi-dimensional approach to the assessment of well-being can be effective in capturing the import of many life domains for human satisfaction and that suitably designed statistical indicators can be used to measure capabilities (Anand et al, 2009). This is not to suggest, however, that such engagement can adequately capture Irish Traveller QoL though some single measure of utility (or 'happiness'). It has been argued that the capabilities approach, with its focus upon activities and states of being, produces a more robust measure of well-being than any simple utility metric. This is due to the range of interests and values of individuals and to the effect of adaptation (or habituation) whereby long-term deprivation can shape an individuals' satisfaction over time (Burchardt, 2009).

Sen identifies individual examples of valuable capabilities but he had never prescribed a single 'list' of capabilities or functionings as has been done by Nussbaum and others (Robeyns, 2003; Sen, 1993). Rather, Sen has expressly rejected the concept of developing one standalone, universal 'list' on the basis that the capabilities approach is intended to provide a framework for the evaluation of human well-being. Sen has argued that this approach must be capable of adaptation to diverse local and cultural contexts. A process based upon participation (or democracy) can uncover those capabilities that are most valuable within a given local or cultural context (Sen, 1990). This stance underscores the stated importance of agency and the freedom of peoples to make their own choices by means of empowerment to exercise value judgements regarding an individual and community's own wants and priorities (Gigler, 2005; Sen, 1993).

The specification of Nussbaum's 'list' of the ten capabilities that are essential to human well-being has been criticised on these very grounds. The applicability of any universal checklist to culturally diverse groups and environments is questionable and it may be the case that 'the items for inclusion

on such a list may vary across cultures' (Anand et al, 2009). Robeyns (2005) has also questioned the use of a single list on the basis that a different list may be required for different circumstances or purposes. It can be said then that the operationalization of the capabilities approach, and the specification of capabilities that are valuable to a given community, requires some grounding in the culture of each community. This implies the need for the effective involvement of that community. To this end, it is counterintuitive to ignore the 'cultural habitat' of any people when devising and implementing development policies for their benefit (Flores-Crespo and Nebel, 2005). The effective and meaningful participation of people is thus a central tenet of the capabilities approach with the implied need for the full involvement of people in their own development (Gigler, 2005).

The developing literature around the capabilities approach provides a number of examples of just such a participatory and consultative approach in action with regard to indigenous and ethnic minority groups. This research has shown how community and environment-specific checklists can be developed and how communities can identify their own valued capabilities where these are culturally and contextually-appropriate. In the case of indigenous groups in two Latin American countries, Bolivia and Peru, a list of those capabilities that are important to these communities was developed using an extensive consultative process (Gigler, 2005). This enabled the communities define their own 'list' of capabilities (both individual and social), and associated priorities and actions, for their own development where these capabilities reflect the views of the community regarding well-being and human development. The individual human capabilities specified were as follows: (1). Participation and leadership in national and regional political life; (2). Securing national legal framework establishing and enforcing rights of indigenous communities; (3). Securing access to basic and social services (including the participation of communities and design and implementation processes); and (4). Securing sustainable economic development (including programmes to extend economic opportunities to these communities).

This participatory exercise also identified a list of social (or collective) capabilities. The authors found that the capabilities approach is theoretically underspecified with regard to groups and collective effort as it does not reflect the extent to which both individual and collective well-being can enhanced through collective action. In this regard, participants define well-being in collective, and not just individual, terms and this mindset is reflected in perceived need to strengthen the social capabilities of their communities. These social capabilities were as follows: (1). Development of organisational capacity of community organisations; (2). Environmental protection; (3). Recognition and strengthening of cultural identity (or 'development with identity') where distinctive cultural identities are recognised and valued.

5.4.3.1 Outline of our Traveller-specific Housing Capabilities

The author has sought to build on the foregoing by means of undertaking a participatory exercise with the objective of identifying a series of housing-related capabilities, both individual and social, that are valuable to the Irish Traveller community. The use of these targeted, community-driven measures has merit in that these are focussed upon housing outcomes identified by the community themselves and which have value to members to the community. Given the scope for adaptive preferences (or conditioned expectations), this targeted approach is perhaps preferable to some broad suite of measures intended, first and foremost, to enhance community subjective well-being. An approach solely limited to 'happiness' (in the absence of specific measures) can be deeply unfair to deprived communities: 'traditional underdogs…oppressed minorities…often tend to adjust their desires and expectations to what little they see as feasible…the adjustments have the incidental effect of distorting the scales of utilities' (Sen, 2008). The capabilities suggested below are, however, only a first step and are put forward as building blocks only.

As part of this consultative process, the author sought to incorporate the thoughts and insights of a number of Traveller representative organizations, at the local and national level, in addition to input

from individual members of the community. Firstly, the proposed individual human capabilities are as follows: (1). Full participation and leadership the development of Traveller-specific housing plans (including the participation of community members or representatives in design, implementation and enforcement processes); (2). Access to good quality, well maintained housing with all associated amenities (including the location of such developments within a set distance of public and social services); (3). Access to culturally-appropriate Traveller-specific accommodation (including appropriate facilities for Traveller economy and other needs) for those that choose this option; and (4). Respect for the right to travel (including the provision of transient sites).

Secondly, the consultation exercise undertaken by the author also revealed that those participating in this research were of the view that Irish Travellers do have objectives and needs that are focussed upon their community rather than just the individual (or agency goals; see Section 2). Consequently, this exercise also yielded a series of proposed social capabilities as follows: (1). Strengthening of cultural identity and respect for traditions (including the recognition of Irish Travellers as an ethnic minority); or (2). Development of a National Traveller Accommodation Authority to prioritise development and enhance organisational capacity; and (3). Respect for the right of Irish Travellers to live together in a shared space and to manage that space (including the extension of economic opportunities in this regard).

5.5 Summary and Conclusions

We believe that the application of the capabilities approach to issues such as housing and marginalised communities – in this case, the Irish Traveller community – can make an important contribution to the literature precisely because of the nature of the capabilities approach. It is the view of the author that using the thinking which informs this approach as a framework encourages us to see and explore some key themes around those factors, or constraints, that influence the ability of this community to live lives that they have reason to value and to exercise choice and

autonomy in how they live. Moreover, by doing so in a holistic manner we have endeavoured to draw out key linkages and overlaps that can shed more light on the problems encountered by the community and draw out some new and interesting themes for policymakers and identify those factors which merit further investigation.

The results presented here indicate that housing outcomes for the Traveller community are a consequence of marginalisation, disengagement and historical dynamics which have seen a constellation of factors lead to negative outcomes. From the perspective of our conceptualisation of poverty (as a state of capability deprivation and an absence of valued freedoms), it is noteworthy that the metadata presented here illustrates that Travellers tend to perform poorly under each of the headline categories set out in Nussbaum's checklist for human welfare and flourishing. This includes housing where factors ranging from access to basic sanitary facilities to privacy/control to cultural appropriateness and adequacy have all come to fore over the course of the author's research.

This negation of Traveller culture and the focus on the containment and assimilation of Travellers has echoes of the treatment of Roma/Gypsy communities in other parts of Europe. Many Travellers view the acceptance of their ethnicity as central to the promotion of their equality of opportunity in Irish society. The recognition of Traveller ethnicity, however, is not a catch-all solution but it would help in building the community up from the inside and this is important given the community disintegration and disengagement referred to here. There is a need to assist the community in building up itself and for some early 'wins'. These may encompass the promotion of 'community exemplars' whereby examples of success and the contribution being made by the community – both to its own well-being and to the wider society – can be highlighted in order to generate confidence.

The promotion of sustainable Traveller economy and the emergence of a self-sustaining community are another area where progress can be made. Progress in these spheres can also empower the

community to make more choices for itself in an array of areas, including housing, and in so doing, can lessen Traveller dependency on others over time. All groups in society will at some point face the consequences of economic and industrial change but, in many ways, the Traveller community has not adapted to these challenges. This suggested a possible role for Government interventions which go beyond simply providing income supports. Such supports can include the provision of facilities and training and assisting the community to identify and exploit opportunities around niche economies that play to their own strengths. This can kick-start a process of empowering the community to resolve its own difficulties albeit that there is a need to ensure that the community is involved from the start.

Finally, as part of the qualitative research undertaken by the author, a programme of fieldwork visits and interviews with Irish Travellers and their representatives (including Local Action Groups and Community Development Groups) was completed at three sites over a two-day period. The material gathered during this fieldwork was extremely useful and enlightening and has been interwoven throughout this Chapter in order to inform our findings and conclusions. As part of this fieldwork, the author sought to identify a series of housing-related capabilities, both individual and social, that are valuable to the Irish Traveller community. These capabilities are presented in Section 5.4. Moreover, on foot of the criticisms put forward with regard to the ineffectiveness of extant consultation mechanisms during these interviews, the author have also formulated a draft Consultation Toolkit. The objective of this Toolkit is to enable all stakeholders to plan, execute and implement real and substantive consultative and participatory exercises around Traveller accommodation and the author believes that such a tool (if used) can potentially provide useful outcomes for Irish Travellers themselves. This suggested Toolkit is presented in the Annex to this Chapter.

Annex:

Suggested Consultation Toolkit for Irish Traveller Accommodation Delivery

Contents

Derived from: Public Health Advocacy Toolkit (Public Health Alliance, 2007) and Ideas, Methods & Resources (West Sussex County Council, 2005)

1. Introduction

Effective consultation can be a powerful tool in the delivery of quality public services. It does, however, require careful planning and clear-sighted thinking to work effectively.

It is a prerequisite to involving local people in the decision-making process and credible local democracy requires an ongoing relationship between the local community (including Irish Travellers), elected representatives and public officials. To limit cynicism, build credibility and overcome barriers to participation it is essential that consultations are of a high standard.

These should include the local Traveller community from an early stage and the community should be able to see how and where their input has contributed to the final decisions. This also means that, where necessary, the community can see why it was not possible to meet a given stated need (i.e. decisions should be explained clearly).

'A process of dialogue or the gathering of information that contributes to a decision or change'

(West Sussex County Council, 2005)

This draft Toolkit is intended to assist those working in the sphere of consultations around the planning and delivery of Traveller-specific accommodation and as the author's contribution to a

process of continued improvement. This is not an 'end-product' but rather there is scope for this document to grow and develop.

2. Consultation and Participation

A consultative process should be one of engagement with the Irish Traveller community being served with regard to Traveller-specific housing. Such a process relates to those activities and techniques where the relevant public body is planning to undertake a housing project and is endeavouring to inform the community and to hear their views. In such cases, there may be decisions to be made, options to consider and alternatives to review. The purpose of real and effective consultations is to provide an opportunity for the community to express an opinion *before* substantive, final decisions are made.

Consultation is a process and one that is ongoing as the public body seeks to establish a credible two-way dialogue with the local Traveller community. This dialogue should enable all sides to listen and to be heard and must be linked to the decision-making process.

Effective consultation should also be participatory. Participation ensures that the local Traveller community has the opportunity to be involved with the development of policies and are consulted from an early stage.

Whether we use the terms 'consultation' or participation', the key issue is the *involvement* of the community in the decision-making process.

It is important to ensure that delivery bodies take on board what the community tells them and that everyone's voice is heard, particularly hard-to-reach groups.

3. Planning and Preparation

It is essential that each consultation and participation exercise are well-planned in order to ensure that they are worthwhile, both for the service-delivery organisation and for the community being consulted.

To this end, it can be useful to start with a Consultation Plan to ensure that all stakeholders are clear on the following points:

- Why are you consulting?
- Who is being consulted?
- What are you consulting about?
- When will you consult?
- What techniques/models are to be used?
- What is the timescale for the consultation?
- What resources and skills are required to undertake the consultation?
- How will you disseminate the results?
- How will you give feedback?
- How will you monitor and evaluate the activities undertaken?

Some useful tools are outlined in Section 7 below.

4. Inclusive Consultation

A key aspect of an effective consultative and participatory exercise is to include diverse, minority groups where such groups are sometimes considered to be 'under-represented' or 'hard-to-reach'. The targeting of such communities is essential to an 'inclusive consultation' which is credible with the community.

It is easy to incorrectly assume that if a minority community does not respond to a specific consultation exercise that this indicates a lack of interest or concern. However, there may be barriers to effective engagement which need to be overcome.

It is also important that the parameters of the consultation and participation are not defined too narrowly and that the community is brought into the process at an early stage. As part of that process, it is important that the consultation is made accessible to all through the following mechanisms:

- Accessible venues
- Effective publicity and communication
- Trusted moderators

The following considerations should be borne in mind:

- When working with and through community/voluntary groups, endeavour to ensure that these groups represent the diversity of people and views within that community
- Qualitative research – including one-to-one meetings, focus groups and workshops – may be particularly beneficial
- Recruitment (to participate) through community and voluntary groups may be effective
- Use moderators (or facilitators) who are credible with the community

5. Principles of Good Practice

Each consultation exercise should aim to aim to fulfil the following goals:

- Enable all stakeholders to participate in a meaningful process that leads to more realistic outcome which reflect the communities needs
- Involves the community at an early stage of policy and project formulation and implementation
- Identifies needs and service usage based upon an understanding of community characteristics
- Promote and enhance the standing and credibility of projects with the community
- Create meaningful working partnerships with groups, agencies and communities
- Contribute to community and organisational learning
- Ensure outcomes and rationale for decisions are disseminated widely

With regard to the inclusion and participation of the community (and their representatives) in an effective Consultation Process there are, broadly speaking, five Principles of Public Participation, as follows:

- Inform
- Consult
- Involve
- Collaborate
- Empower

These principles are further discussed in Section 6 below.

6. Principles of Public Participation

	Inform	Consult	Involve	Collaborate	Empower
Goal	Providing the public with balanced and objective information Assisting the public to understand alternatives, opportunities and solutions	Obtain public feedback on analysis and alternatives	Work directly with Irish Travellers to ensure that concerns and aspirations are understood	Partner with Irish Travellers on each aspect of decision-making Partner with Irish travellers on the identification of their preferred solutions	Place final decision-making in the hands of the community
Promise	To keep Irish Travellers informed and involved	Listening to and acknowledging concerns and aspirations Providing feedback on how inputs influenced decisions	Reflecting concerns and aspirations in alternatives developed Providing feedback on how inputs influenced decisions	Seeking advice and input Incorporate input to the maximum extent possible	Implement what the community decides
Examples	Fact Sheets Briefings	Public Meetings Focus Groups Surveys	Workshops	Consensus building Participatory decision-making	Delegated decision-making

Note: Derived from the IAP2 Spectrum of Public Participation (International Association for Public Participation, 2007)

7. Public Participation Toolbox

Techniques	Key Issues	What works?	What doesn't work?
Sharing Information			
Briefings: Using regular meetings of civic and social organisations as an opportunity to inform and educate	Keep it simple and short Use visual aides	Opportunity to reach a wide group Building community goodwill	Important to target audiences
Field Offices: Offices with prescribed opening hours to distribute information and respond to queries	Provide adequate staff Select accessible location	Information easily available to target audience Opportunity for responsive ongoing communication	Access limited to those in vicinity Cost implications
Hot Lines: Separate line for access project team members who can answer questions	Contacts must have sufficient knowledge to respond	Conveys image of accessibility Easy to provide updates on project activities	Designated contacts must be suitably prepared
Factsheets: Regular 'factsheet' with up-to-date information	Simple information repository	Provides opportunity for community-wide information distribution	Cost implications

Technical Contacts & Reports: Providing access to technical expertise and documents	Resources must be perceived as credible	Builds credibility Provide opportunity for thorough explanation of project decisions	Accessibility May be too detailed
Compile & Provide Feedback			
Comment Forms: Mail-in forms with 'factsheets' to gain feedback	Develop public involvement record	Provides input from those unlikely or unable to attend meetings	Results may be skewed
Community Facilitators: Using respected individuals in the community to conduct project outreach	Define roles, responsibilities and limitations up-front	Promotes community-based involvement Capitalise on existing networks Enhance project credibility	Building false expectations Controlling information flows
In-Person Surveys: Face-to-face focus groups	Be clear on use of results and any limitations	Opportunity to reach broad cross-section of the community	Cost implications
Interviews: Face-to-face meetings with individual stakeholders	To be conducted in person	Opportunity for in-depth information exchange in a non-threatening forum	Time consuming
Feedback Registers: Database of residents/clients to provide feedback	Terms of residents Frequency of feedback	Useful in gathering feedback for impacted residents Reduces need for public gatherings	Credibility of selected panel with general community

Bring People Together			
Appreciative Inquiry Processes: Systematic process of using a narrative communication to surface innovative ideas and commitment to action	Requires very high level of commitment from team members	Creates high level of engagement	Participants need to own the process People need to see results concomitant with their engagement
Deliberative Dialogues: Systematic process of bringing people together as a group to make difficult choices where there is uncertainty and a likelihood of polarisation in effort to find common ground	Considerable upfront planning and preparation is required Skilled moderator required to facilitate deliberations	Participants share different perspectives Group identifies common ground within which policymakers can make plans	Participants not willing to openly discuss areas of conflict
Events: Central event with multiple activities to provide project information	All issues must be considered Adequate resources and staff are required	Focuses public attention on one element Facilitates different levels of information sharing	Community must be motivated to attend Cost implications
Focus Groups: Forum for obtaining input on ongoing planning and development decisions	Skilled moderator required to conduct sessions Frequency of meetings	Provides opportunity to vet decisions prior to implementation	Cost implications
Meetings with Existing Groups: Small meetings with existing groups	Understand likely attendees Opportunities for one-on-one meetings	Provides opportunity for in-depth engagement and exchange in a non-threatening forum	May leave out important groups

Panels: Group assembled to debate or provide input on specific issues	Panellists must be credible with the community	Opportunity to dispel misinformation Opportunity to build credibility	May create unwanted media attention
Public Hearings: Formal meetings with scheduled presentations	May be required by sponsor, etc.	Opportunity for all stakeholders to speak without rebuttal	May not foster constructive dialogue May perpetuate an 'us versus them' atmosphere
Workshops: Informal meetings with interactive working groups	Must know how to use community input prior to workshop	Forum for discussing alternatives Opportunity to build credibility	Several facilitators may be necessary

Note: Derived from the IAP2 Public Participation Toolbox (International Association for Public Participation, 2006)

Chapter 6: Conclusions

Conclusions

The capabilities approach is concerned with human welfare, potential and happiness and emphasises the importance of a person's opportunities to 'do' or 'be' and the centrality of these states to each individual's welfare. The capability approach is a key development in our thinking on issues of poverty assessment and policy evaluation and recognises the multidimensionality of social disadvantage. The capabilities approach emphasises the importance of the freedom to achieve well-being through what people are able to do within the constraints of the resources at their disposal. This approach broadens the scope of poverty assessment to include a range of non-monetary measures. This is reflected in a more holistic approach to the evaluation of outcomes than traditional welfare economics. The usefulness of wider social indicators such as health outcomes, education levels and employment status have come to be recognised in the emerging literature around the capabilities approach.

Despite, the growth of interest in the capabilities approach as a way of structuring social science and policy analysis, there is relatively little, if any, substantial research that applies the capabilities approach to housing. This is surprising in view of the fact that the neighbourhood in which a person lives and other characteristics of their housing are likely to be associated with their experienced quality of life as well as the opportunities a person has, objectively speaking. Good quality, safe and adequate housing is critical to our survival but more than that it plays an integral role in promoting, or undermining, physical and mental well-being. It is also an important source of opportunities for work, recreation and social interaction and contributes to our sense of self-esteem and control. Consequently, this thesis is an attempt to address this omission by arguing the case in favour of the use of housing as another of the aforementioned social indicators. This was to be achieved by clearly outlining the connections between the extant literature around the capabilities

approach, housing and housing satisfaction and thereafter, by operationalizing the capabilities approach in the field of housing research.

In order to do so, the author utilised two of the opening substantive chapters – Chapters 3 and 4 – to advance this objective of operationalizing the capabilities approach in an empirical context, primarily by means of quantitative analyses. These analyses demonstrate that satisfaction with housing is a statistically significant component of broader life satisfaction whilst a range of indicators of resources (or proxies for functionings) are, in turn, found to be important determinants of housing satisfaction. Indeed, housing satisfaction is shown to be more than merely a function of the physical attributes of a given dwelling but as reflective of a wide range of phenomena from neighbourhood quality to community engagement and interaction such that what our housing enables us to do and be are important predictive factors of our housing satisfaction.

By contrast, the author employed a mixed-methods approach for the purposes of Chapter 5 in order to gain greater insights into the views of Irish Travellers with regard to the importance of their own housing (and limitations thereon) and how this shaped their capacity to live lives that they could value. This qualitative work produced many similar findings with regard to the ways in which housing and housing satisfaction contribute to SWB for this uniquely disadvantaged community. Housing – and in particular, culturally-appropriate housing – was found to be of fundamental importance to the well-being of the Traveller community whilst housing, communal accommodation for extended families and related facilities were found to be directly connected to the lifestyle, culture and values of Irish Travellers such that housing was identified as being central to the flourishing of this community. The very complementarity of these approaches, and the similarity of the findings arrived at, marks a useful contribution to the operationalization of

the capabilities approach with regard to housing. In each case, the fundamental importance of housing to human well-being is identified, albeit that this theme is approached in different ways.

6.1 Surveying the International Evidence and Models around Housing, Housing Satisfaction and Quality of Life

The second Chapter presented the results of a critical, broad-based review and summary of the international literature with regard to housing, happiness and capabilities and this review of the international literature was structured around two primary questions: (i) does housing contribute to our assessments of our own utility (or SWB)? and, (ii) what factors shape our housing satisfaction and how do these feed through to life satisfaction more generally? A number of contributors to the international literature have previously found that there is a connection between housing satisfaction and SWB such that an increase in housing satisfaction was accompanied by a significant increase in overall life satisfaction. The international literature also points to the house and home as a source of a wide range of life satisfactions, including identity and security.

The international literature explored also suggests that our conceptualisation of housing and the home, and satisfaction therewith, goes beyond a purely narrow 'bricks and mortar' definition. This Chapter endeavoured to decompose housing satisfaction into its constituent elements and sought to understand how each element interacts and ultimately contributes to our satisfaction with housing, the home, and life in general. The evidence from the international research indicates that a broad variety of factors serve to determine an individual's housing satisfaction where these range from the features of the house to cultural expectations (and our 'achieved' housing relative to our normatively-derived needs and expectations).

The architectural features and physical characteristics of a dwelling are an important source of housing satisfaction such that perceived dwelling deficits have been found to exert a negative effect on housing satisfaction. Similarly, housing-type is another important consideration but this, however, is not the full story. Housing tenure is another important dimension of housing

satisfaction and where perceived tenure deficits exist (i.e. the reality of 'achieved' housing versus expectations), these can and do impact negatively upon housing satisfaction. In many countries, homeownership has been found to influence housing satisfaction be means of fulfilling expectations, conferring status and enhancing perceived control. Housing, moreover, was also found to be a source of many other good life desiderata. For instance, individuals will reach outside of the home and into their communities and neighbourhoods for interaction and social networking such that social interaction and relationships with neighbours play an important role with regard to housing and SWB. Psychological attachment has been found to be an important determinant of an individuals' capacity to feel safe whilst place belonging (or attachment) have also been found to be a powerful source of social identity and pride.

This Chapter also explored the international literature with regard to the heterogeneity of housing needs and housing satisfaction. This Chapter found that access to housing, and the manner in which housing consumption influences SWB, is not homogenous across all members of the community. It was found that there is the potential for asymmetries between the housing expectations, preferences and experiences of majority populations and smaller, culturally-formed cohorts where the latter can include minority indigenous populations or migrant communities. In many instances, such asymmetries arise due to conditioned expectations (or habituation) where expectations, and thus consequent levels of satisfaction, vary from prevailing norms due to prior experiences of poor quality housing. For instance, housing needs and preferences of migrant communities, and particularly new arrivals, are potentially exogenous to the cultural norms and expectations of the receiving society. In other words, self-reported housing satisfaction for such individuals may, in effect, be high even when such individuals are residing in poor quality housing (by the standard of receiving society).

Finally, the literature review presented in this Chapter surveys a series of conceptual models explaining those economic, environmental and lifestyle factors that contribute to SWB and the manner in which housing acts as a mediating variable for a number of factors, including community and neighbourhood; tenure expectations; cost; and dwelling deficits.

6.2 Operationalizing the Capabilities Approach in the Housing Sphere

The third Chapter sought to contribute to a growing literature that draws on the capabilities approach to help understand connections between housing and quality of life. In so doing, this Chapter built upon some of the themes outlined in the preceding Chapter by operationalizing the capabilities approach with regard to housing and housing satisfaction. The analyses presented here explored whether a broad range of capabilities and activities associated with housing have a detectable impact on housing satisfaction, and whether housing satisfaction contributes to overall life satisfaction.

This analyses presented in this Chapter commenced with an examination of the relationship between life satisfaction and self-reported satisfaction across a range of life domains where the latter domains included, but were not limited to, health, housing, earnings and leisure time. These results demonstrate that satisfaction with housing is a statistically significant component of broader life satisfaction.

This Chapter also applied the capabilities approach by using some of the themes suggested by the capabilities approach as being conducive to our conception of 'good life' – from the potential to access services to the opportunity to participate in local activities – where these themes are consistent with both the results of the preceding literature review and the available suites of variables presented in 2007 iteration of German Socio-Economic Panel (GSOEP) longitudinal survey. These results demonstrate that housing satisfaction itself can be decomposed into a series of individual components relating to dwelling characteristics, neighbourhood quality and liveability

and community interaction. These results indicate that the physical attributes of a dwelling are not the sole determinants of housing satisfaction and that those factors reflecting the quality and liveability of the neighbourhood and the potential for interaction with the broader community play an important role in shaping satisfaction. This suggests that respondents attach importance to neighbourhood quality and liveability and do not simply conceptualize the home as a space isolated from the outside world.

Finally, this Chapter concluded by suggesting its findings underline the fact that a holistic view of housing policies needs to be taken if such policies are to make a full contribution to improved quality of life.

6.3 Outcome Disparities, Opportunity Structures and Migrant Communities

The fourth Chapter explored the importance of housing and the neighbourhood for the SWB of migrant communities in Western Europe using the capabilities approach. The process of migration can be traumatic with physical and social displacement accentuated by feelings of loss and separation and many migrants will seek to ameliorate such feelings through the forging of new place ties and the act of coming together within ethnic enclaves which imbue the residents with a sense of community and belonging.

Housing represents an important mechanism for the cultural, social and economic integration of immigrants into their host societies but the relevant international literature suggests that there is a longstanding propensity for migrants to form concentrations in specific areas of a host society and, indeed, a propensity to do so in deprived, urban environments. There is, however, scope for the role of opportunity structures to mitigate the impact of social exclusion, material deprivation and discrimination by encouraging participation and integration and by offering better opportunities around access to employment and services.

This analyses presented in this Chapter model relationship between self-reported housing satisfaction and whether or not the respondent is a migrant into Western Europe. These results indicate that migrants are, in fact, more likely to be dissatisfied with their housing albeit that the same does not hold when SWB is also modelled. With regard to the former relationship, it was not possible to test for the impact of habituation as the EQLS dataset did not capture information regarding duration of residency in the host society. When respondent age, however, was included as a control – and an imperfect proxy for duration of residency – these headline findings remain unaltered. This Chapter also demonstrates that living in an ethnically diverse neighbourhood is also a useful predictor of housing dissatisfaction with migrant being significantly more likely to reside in such areas than non-migrants.

This Chapter also applied the capabilities approach by using some of the themes suggested by the capabilities approach as being conducive to our conception of 'good life' – and explored in previous Chapters – through the employment of a series of resource-related indices derived from the EQLS. These indices capture self-reported data with regard to neighbourhood quality, access to services, public service quality and material deprivation. The results presented here suggest a distributional asymmetry between migrants and non-migrants with regard to material measures of well-being, the quality of public services and dissatisfaction with one's neighbourhood albeit that there is some evidence that these asymmetries narrow over time. In the case of the access to services metric, this finding may reflect some combination of habituation and/or opportunity structures with migrants reporting higher levels of satisfaction than other respondents.

These results also indicate that migrants are likely to be dissatisfied with public services and to feel materially deprived even when a range of controls are introduced. Based upon the conclusions of previous Chapters, it is arguable that housing satisfaction acts as a mediating variable which picks up some element of these findings.

Finally, this Chapter concluded that the characteristics of ethnically diverse neighbourhoods (i.e. poor housing, poor access to services, etc.) impose constraints on the opportunities and choices of minority migrant communities and that policymakers need to take cognisance of housing and neighbourhood conditions if integration and assimilation policies are to work effectively.

6.4 Capabilities and Marginalised Communities

The fifth and final substantive Chapter examined the relationship between marginalised communities, capability deprivation and housing, with a specific focus upon the case of the Irish Traveller community. The capabilities approach was used as an evaluative tool to examine deprivation across multiple dimensions. This holistic approach supported a focus upon a cluster of issues suggested by the capabilities approach around those factors, or constraints, which influence the ability of this community to live lives that they have reason to value and to exercise choice and autonomy in how they live. This Chapter found that housing outcomes for the Traveller community are a consequence of marginalisation, disengagement and historical dynamics and that Travellers tend to perform poorly under each of the headline categories set out in Nussbaum's checklist on human welfare and flourishing, including in the housing sphere.

This Chapter found that there is clear evidence of capability deprivation in the housing sphere for the Irish Traveller community where such deprivation is very much multi-faceted. In the first instance, Irish Traveller housing outcomes still lag far behind that of much of the rest of society with significant number so Travellers still living on unserviced roadside encampments. It was also found that there is potential for housing-related spillover effects to undermine other good life desiderata. The latter effects can undermine the ability of Travellers to exercise choice and control over their own housing, can undermine Traveller economic opportunities and self-sufficiency and can undermine Traveller cultural rights (including their freedom to travel).With regard to the issue

of choice and autonomy, this chaptered offered a suggested Tool Kit to develop improved accommodation consultations as a potential resource for all stakeholders.

Finally, this Chapter concluded by developing a series of housing-related capabilities, both individual and social, that are valuable to the Irish Traveller community. These capabilities included being able to participate fully in the development of their own Housing Action Plans; being able to access culturally-appropriate accommodation; and being able to travel freely (with appropriate services and supports). It was found that recognition of Traveller ethnicity is not a catch-all solution but it would help in building the community up from the inside. It was also found, moreover, that there is a possible positive role for Government interventions which go beyond simply providing income supports and which focus on boosting community self-sufficiency and reducing dependency in innovative, empowering ways by assisting the community in accumulating 'wins'. The findings presented here can be useful for policy-makers confronting problems around marginalized, and disenfranchised communities, particularly in developed countries. These findings are also of specific import for those countries in Europe dealing with nomadic populations.

6.5 Final Comments: Thesis Contribution and Policy Implications

The main contribution of this thesis has been to demonstrate that housing, broadly conceived, and housing satisfaction can play an important role in shaping SWB in manifold ways and can do so in both and high- and low-income settings. This thesis has outlined clear and cogent inter-linkages between the literatures on housing, housing satisfaction and the capabilities approach. It has also used the capabilities approach to identify how housing contributes to SWB; operationalized the capabilities approach with respect to housing in Germany via an exploration of how housing and the neighbourhood influences housing satisfaction and SWB; developed capability-orientated indicators of resources to compare and contrast the situations of migrants and non-migrants in Western Europe and to identify some significant differences between these various groups; and

examined the central role of housing to the lived experience of the Irish Traveller minority community.

Given the foregoing there is scope to offer some remarks with regard to the policy implications arising from this thesis, including the role of government intervention. The findings presented earlier regarding the covariates of housing satisfaction provide several useful insights for public policy-makers concerned with housing, communities and area regeneration, given that the results demonstrate that housing (and by extensions, neighbourhood) satisfaction cannot be enhanced solely by addressing accommodation standards, housing costs and material deprivation within a household or promoting home ownership. Rather, the results suggest that a more holistic approach is required whereby accommodation – whether owner-occupied or rented – is delivered within a context of sustainable communities, which include facilities that enable greater levels of social engagement and access to local services.

In terms of the material presented here on migrant communities, these analyses demonstrate that living in what the respondent considers to be a diverse neighbourhood has been shown to be negatively related to both life satisfaction and housing satisfaction, that migrants are particularly likely to experience dissatisfaction with their housing and that this overlaps with the incidence of material deprivation, including the burden of housing costs. The results also suggest that housing dissatisfaction amongst migrant communities also overlaps with the incidence of living in ethnically diverse neighbourhoods. This, in turn, would suggest a greater role for governmental intervention (or that of not-for-profit bodies) in ensuring that these communities are provided with adequate information and supports, including financial assistance, when it comes to securing accommodation and are not subjected to higher costs and/or poorer standard housing on account of their own lack of familiarity with the housing marketplace.. It can then perhaps be hypothesised that targeted

measures to improve housing standards in these very areas, perhaps by means of regeneration programmes, can more directly alleviate housing-related difficulties for such communities.

In terms of the material presented here on marginalised communities (and Irish Travellers, specifically), it is clear that where progress has been made on-the-ground – in terms of new thinking or innovative approaches – that this is often the result of the work of charismatic individuals taking entrepreneurial action but that this learning can and does get lost in the absence of programmatic roll-out or effective capacity building. In such cases, an important role for the State would involve plugging such gaps and providing the necessary structures and organs to ensure that good practice is captured and harnessed to ensure community buy-in and to effectively deliver good quality housing and neighbourhood outcomes (including consultation processes).

Finally, there is scope to undertake further research across these themes going forward, building upon the findings presented here and overcoming some of the limitations noted earlier. The latter could include availing of a more extensive set of independent variables than that employed here, perhaps addressing more of the issues surfaced in the international literature surrounding the determinants of housing and neighbourhood satisfaction, needs and preferences, which could well serve to explain a higher proportion of the observed variance than do the models estimated in this research (see Chapter 3).

References

Aalbers, M.B. and Deurloo, R. (2003) 'Concentrated and Condemned? Residential patterns of Immigrants from Industrialised and Non-Industrialised Countries in Amsterdam' in *Housing Theory and Society*, 20, pp. 197-208.

Alkire, S. (2004), 'The Capability Approach and Human Development' in *Somerville College and Queen Elizabeth House.*

Alkire, S. (2007), 'CRC Working Paper 88 – Choosing dimensions: the capability approach and multidimensional poverty' in *CRC Working Paper Series, OPHI: Oxford.*

Alkire, S. (2008); 'The capability approach to the quality of life' online available at http://www.stiglitz-sen-fitoussi.fr/documents/capability_approach.pdf

American Association of People with Disabilities (AAPD, 29012), 'Improving living conditions for people with disabilities', online available at http://www.aapd.com/resources/publications/improving-living-conditions.pdf

Amramsson, M., Borgegard, L. & Fransson, U. (2002); 'Housing Careers: Immigrants in Local Swedish Housing Markets' in *Housing Studies*, 3 pp. 445-464.

Anand, P. & van Hees, M. (2005); 'Capabilities and Achievements: An empirical study' in *The Journal of Socio-Economics*, 35 pp. 268-284.

Anand, P., Hunter, G. & Smith, R. (2005); 'Capabilities and well-being: evidence based on the Sen-Nussbaum approach to welfare' in *Social Indicators Research*, 79 pp. 9-55.

Anand, P. & Clarke, A. (2006); 'Symposium introduction: Life satisfaction and welfare economics' in *The Journal of Socio-Economics*, 35 pp. 177-179.

Anand, P. and Santos, C (2007); 'Violent crime, gender inequalities and well-being: models based on a survey of individual capabilities and crime rates for England and Wales', in *Revue d'économie politique*, 117 (1), pp. 135-160.

Anand, P., Hunter, G., Carter, I., Dowding, K., Guala, F. and Van Hees, M. (2007); 'The Measurement of Capabilities', online available at http://www.oecd.org/site/worldforum06/38363699.pdf

Anand, P., Hunter, G., Carter, I., Dowding, K., Guala, F. & van Hees. M. (2009); 'The Development of Capability Indicators' in *Journal of Human Development and Capabilities*, 10 (1) pp. 125-152.

Apgar, W.C. and Di, Z.X., (2005); 'Housing Wealth and Retirement Savings: Enhancing Financial Security for Older Americans' online available at http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/w05-8.pdf

Blackburn, C. (1990), *Poverty and Health: Working with Families,* Milton Keynes: Open University Press.

Blom, S. (1999); 'Residential Concentrations among Immigrants in Oslo' in *International Migration*, 37 (3) pp. 617-641.

Blume, K. and Verner, M. (2006), 'Welfare Dependency amongst Danish Immigrants' , in *Working Paper Series 06-6,* online available at http://storage.globalcitizen.net/data/topic/knowledge/uploads/20130122175431821836_Blume,Kr%C3%A6n%20and%20Mette%20Verner(2007).Welfare%20Dependency%20Among%20Danish%20Immigrants.pdf

Burchardt, T. (2009); 'Agency Goals, Adaptation and Capability Sets' in *Journal of Human Development and Capabilities*, 10 (1) pp. 3-17.

Carp, F.M. (1975); 'Impact of Improved Housing on Morale and Life Satisfaction' in *Gerontologist,* 15 (6) pp. 511-515.

Carter, T. (2005) 'The Influence of Immigration on Global City Housing Markets: The Canadian Perspective' in *Urban Policy and Research,* Vol. 23, No. 3, pp. 265-286

Castles, S. and Miller, M.J. (1998) 'The Age of Migration: International Population Movements in the Modern World', London: Macmillan Press.

CERD (Committee on the Elimination of Racial Discrimination) (2005*), Concluding Observations of the Committee on the Elimination of Racial Discrimination,* Geneva: Office of the United Nations High Commissioner for Human Rights.

Chambon, A *et al,* (1997), 'Access to Housing in a Canadian City: experiences of three immigrant groups', in, Urban Affairs Association, *Proceedings: urban affairs conference,* Toronto: Urban Affairs Association.

Clapham, D. (2005*), The Meaning of Housing: A Pathways Approach,* London: The Policy Press.

Coast, J., Flynn, T.N., Natarajan, L., Sproston, K., Lewis, J., Louviere, J.L and Peters, T.J. (2006); 'Valuing the ICECAP capability index for older people' in *Social Science and Medicine,* 67 (5) pp. 874-882.

Coates, D., Kane, F. and Treadwell-Shine, K. (2008*), Housing Policy Discussion Series – Traveller Accommodation in Ireland: Review of Policy and Practice,* Dublin: Centre for Housing Research.

Coates, D., Kane, F. & Cotter, N. (2009); 'Housing the Traveller Community: From the "problem of itinerancy" to a Multicultural Perspective' in *Administration,* 57 (3) pp. 87-107.

Collins, M. (undated*), Travellers in Ireland,* Cork: UCC, online available at http://www.ucc.ie/publications/heeu/Minority/collins.htm

Combat Poverty Agency (2003), *Poverty Briefing 14 – Educational Disadvantage in Ireland,* Dublin: Combat Poverty Agency.

Commission on Itinerancy (1963), *Report of the Commission on Itinerancy,* Dublin: Government of Ireland – Stationery Office.

Committee of the Regions – EU (1999); *Evaluation of Quality of Life in European Regions*, Brussels: Commission of the European Communities, pp13.

CSO (Central Statistics Office) (2012), *Census 2011 – Profile 7: Religion, Ethnicity and Irish Travellers,* Dublin: Government of Ireland – Stationery Office.

CSO (Central Statistics Office) (2012), *Census 2011Results Press Release – Profile 7: Religion, Ethnicity and Irish Travellers – Ethnic and Cultural Background in Ireland,* Dublin: Government of Ireland – Stationery Office.

Davis, E.E. and Fine-Davis, M. (1991); 'Social Indicators of Living Conditions in Ireland with European Comparisons' in *Social Indicators Research,* 25 pp. 103-364.

Dawkins, M.P. and Braddock, J.H. (1994); 'The continuing significance of desegregation: School racial composition and African-American inclusion in America society' in *The Journal of Negro Education,* 63 pp. 394-405.

De Beijl (2000), 'Documenting Discrimination against Migrant Workers in the Labour Market', Geneva: ILO.

De Soto, H. (1989), 'The other path: the invisible revolution in the Third World', London: I.B. Tauris.

Department of Foreign Affairs (2006), *Comments by the Government of Ireland to the concluding observations of the Committee on the elimination of racial discrimination,* CERD: Geneva.

Department of Health and Children (2010), *All-Ireland Traveller Health Study – Our Geels,* Department of Health and Children: Dublin.

Deurloo, R. and Musterd, S. (2001) 'Residential profiles of Surinamese and Moroccans in Amsterdam' in *Urban Studies*, Vol. 38, No. 3, pp. 467-485.

Diaz-Serrano, L. (2006); 'IZA DP No. 2318 – Housing Satisfaction, Homeownership and Housing Mobility: A Panel Data Analysis for Twelve EU Countries' in *IZA Discussion Paper Series,* pp. 1-44.

Diaz-Serrano, L., Ferrer-Carbonell, A. and Hartog, J. (2009); 'Disentangling the housing satisfaction puzzle: Does homeownership really matter' in *Universitat Rivori I Virgili Working Paper Series,* online available at http://econpapers.repec.org/paper/urvwpaper/2072_2f42898.htm

Diaz-Serrano, L. and Stoyanova, A.P. (2009); 'Mobility and Housing Satisfaction: An Empirical Analysis for Twelve EU Countries' in *Universitat Rivori I Virgili Working Paper Series,* online available at http://econpapers.repec.org/paper/urvwpaper/2072_2f42895.htm

Diener, E. and Suh, E. (1997); 'Measuring Quality of Life: Economic, Social and Subjective Indicators' in *Social Indicators Research,* 40 (1-2) pp. 189-216.

Dolan, P., Peasgood, T., and White, M. (2008); 'Do we really know what makes us happy? A review of the economic literature on the factors associated with subjective well-being' in *Journal of Economic Psychology*, 29 (2008) 94–122.

Doyal, L. and Gough, I. (1991*), A Theory of Human Need,* London: Macmillan.

Drinkwater, S., Eade, J. and Garapich, M. (2006) 'Poles Apart? EU enlargement and the labour market outcomes of immigrants in the UK'. Discussion Paper No. 2410, Institute for the Study of Labour (IZA), Bonn.

Dukeov, I., Eklof, J., Cassel, C., Selivanova, I. and Murguletz, L. (2002); 'Living Condition Index measurements and analysis in St. Petersburg, Russia' in *Total Quality Management,* 12 (7-8) pp. 1031-1036.

Dunn, K. (1998); 'Rethinking Ethnic Concentration: The Case of Cabramatta, Sydney' in *Urban Studies,* 35 (3) pp. 503-527.

Easthope, H. (2004); 'A Place Called Home' in *Housing, Theory and Society,* 21 pp. 128-138.

Edgar, B, Doherty, J. and Meert, H. (2004) 'Immigration and Homelessness in Europe', Bristol: Policy Press.

Elliott, S.J., Taylor, S.M. and Kearns, R.A. (1990); 'Housing satisfaction, preference and need among the chronically mentally in Ontario, Canada' in *Social Science and Medicine, 30 (1)* pp. 95-102.

Equality Authority (2006), *Traveller Ethnicity,* Dublin: Equality Authority.

Eurofound, (2009*), Second European Quality of Life Survey Overview,* Luxembourg: Office for Official Publications of the European Communities.

European Commission, (2010*), Staff Working Document – Demography Report,* Luxembourg: Office for Official Publications of the European Communities.

European Urban Knowledge Network (2010); 'What makes neighbourhoods livable', http://www.eukn.org/E-library/Social_Inclusion_Integration/Social_Inclusion/What-makes_neighbourhoods_livable (accessed: 20th October 2010).

Fack, G. (2006); 'Are housing benefits an effective way to re-distribute income: Evidence from a natural experiment in France' in *Labour Economics,* 13 pp. 747-771.

Fahey, T. and Fanning, B. (2010); 'Immigration and Socio-spatial Segregation in Dublin' in *Urban Studies,* 47 (8) pp. 1625-1642.

Fanning, B. (2009), *New Guests of the Irish Nation,* Dublin: Irish Academic Press.

Flores-Crespo, P. and Nebel, M. (2005); 'Identity, Education and Capabilities', *5th International Conference on the Capabilities Approach: Knowledge and Public Action,* Paris: France.

Frediani, A. A. (2006), 'Participatory Methods and the Capabilities Approach', in *Human Development and Capability Association Briefings,* online available at http://capabilityapproach.com/pubs/Briefing_on_PA_and_CA2.pdf

Frediani, A. A. (2007); 'Amartya Sen, the World Bank, and the Redress of Urban Poverty: A Brazilian Case Study' in *Journal of Human Development,* 8 (1) pp. 133-152.

Frediani, A. A. (2008), 'Planning for Freedoms: The Contribution of Sen's Capability Approach to Development Practice', in *UCL Briefings,* online available at http://discovery.ucl.ac.uk/1317962/1/briefing_ca.pdf

Fukuda-Parr, S. (2011); 'The Human Development Paradigm: Operationalizing Sen's Ideas on Capabilities' in *Feminist Economics,* 9 (2-3) pp. 301-317.

Gigler, B.-S. (2005); 'Indigenous Peoples, Human Development and the Capabilities Approach', *5th International Conference on the Capabilities Approach: Knowledge and Public Action,* Paris: France.

Giuliani, M. (1991), 'Towards an analysis of mental representations of attachment to the home' in *The Journal of Architectural and Planning Research,* 8 pp. 133-146.

Gleeson, C. (2013), *High suicide rate among Travellers linked to "hatred" in Irish society,* in The Irish Times, online available at http://www.irishtimes.com/news/social-affairs/high-suicide-rate-among-travellers-linked-to-hatred-in-irish-society-1.1363784

Gmelch, S. (2005), *Nan – The Life of an Irish Traveller Woman,* New York: Waveland Press Inc.

Gordon, I. & Travers, T. (2006); 'Race, Immigration and Community Relations in Contemporary London' in *LSE Discussion Paper Series*, pp. 1-10.

Gordon, M. (1964); *Assimilation in American Life*, Oxford University Press: New York.

Government of Ireland (2007*), National Action Plan for Social Inclusion, 2007-2016,* Dublin: Government of Ireland – Stationery Office.

Gurney, C. (2001), 'I Love Home: Towards a More Affective Understanding of Home' in *Proceedings of Culture and Space in Built Environments: Critical Directions/New Paradigms*, pp. 33-39.

Hamer, M. and Stamatakis, E. (2010), 'Objectively assessed physical activity, fitness and subjective well-being' in *Mental Health and Physical Activity*, 3 (2) pp. 67-71

Hammarberg, T. (2008), *Report by the Commissioner for Human Rights on his visit to Ireland, CommDH (2008)9,* Strasbourg: Council of Europe.

Hamnett, C. (1999), *Winners and losers: Home ownership in modern Britain,* London: Taylor and Francis.

Harker, L. (2006), *Chance of a Lifetime,* London: Shelter.

Harrison, M. (2005) 'Ethnicity, 'race' and social policy' in P. Somerville and Steele, A (eds.) *Housing and Social Policy: contemporary themes and critical perspectives,* London: Routledge.

Harrison, M., Law, I. and Phillips, D. (2005) 'Migrants, Minorities and Housing', Leeds: EUMC.

Helleiner, J. (2000), *Irish Travellers: Racism and the Politics of Culture,* Toronto: University of Toronto Press.

Henderson, J and Karn, V (1987), *Race, Class and State Housing: Inequality and the allocation of public housing,* Aldershot: Gower.

Hood, E. (2005), 'Dwelling Disparities: How Poor Housing leads to Poor Health', in *Environmental Health Perspectives,* (113) 5, online available at http://www.ncbi.nlm.nih.gov/pmc/articles/PMC1257572/

Holland, K. (2013), *Travellers bring accommodation action to Europe*, in The Irish Times, online available at http://www.irishtimes.com/news/social-affairs/travellers-bring-accommodation-action-to-europe-1.1482950

Hooghe, M., Trappers, A., Meuleman, B. and Reeskens, T. (2000); 'Migration to European countries: a structural explanation of patterns 1980-2004' in *International Migration Review*, 42 (2) pp. 476-504.

Irish Human Rights Commission (2008), *Travellers Cultural Rights: The Right to Respect for Traveller Culture and Way of Life*, Dublin: IHRC.

Irish Traveller Movement, (2011), *Strategic Review: Our definition of the social problem*, Dublin: ITM

Irish Traveller Movement, (undated), *Traveller Accommodation*, online available at http://itmtrav.ie/keyissues/myview/21

James, R.N. (2007), 'Multifamily housing characteristics and tenant satisfaction' in *Journal of Performance of Constructed Facilities.*

James, R. N. (2008); 'Residential Satisfaction of Elderly Tenants in Apartment Housing' in *Social Indicators Research,* 89 pp. 421-437.

Jansen, S.J.T. (20013); 'Why is housing always satisfactory: A study into the impact of preference and experience on housing appreciation' in *Social Indicators Research,* 113 pp. 785-805.

Jirovec, R., Jirovec, M.M. and Bosse, R. (1984); 'Architectural Predictors of Housing Satisfaction Among Elderly Men' in *Journal of Housing for the Elderly,* 2 (1) pp. 21-32.

Kahneman, D., Walker, P.P. and Sarin, R. (1997); 'Back to Bentham? Explorations of Experienced Utility' in *Quarterly Journal of Economics,* 112 pp. 375-406.

Kane, F., Treadwell-Shine, K., and Coates, D., (2008*), Good Practice in Housing Management: Guidelines for Local Authorities – Management and Maintenance of Traveller-Specific Accommodation*, Dublin: Centre for Housing Research.

Kearney, A. (2006); 'Residential Development Patterns and Neighbourhood Satisfaction: Impacts of Density and Nearby Nature in *Environment and Behaviour*, 38 pp. 112-139.

Keefe, S. and Padilla, A. M. (1987), *Chicano Ethnicity,* Albuquerque: University of New Mexico.

Kemeny, J. (2001); 'Comparative Housing and Welfare: Theorising the Relationship' in *Journal of Housing and the Built Environment*, 16 pp. 53-70.

King, P. (2003); 'Housing as a Freedom Right' in *Housing Studies*, 18 (5) pp. 661-672.

King, P. (2003), *A Social Philosophy of Housing,* Aldershot: Ashgate Publishing.

King, P. (2005), *The Common Place - The Ordinary Experience of Housing,* Aldershot: Ashgate Publishing.

Kobayashi, Y. (2005), *Demographic Advice for the All-Ireland Health Study,* Department of Health and Children: Dublin.

Koopmans, R. and Statham, P. (2000) 'Migration and Ethnic Relations as a Field of Political Contention: An Opportunity Structure Approach' in Koopmans, R. and Statham, P (eds.) *Challenging Immigration and Ethnic Relations Politics: Comparative European Perspectives.* Oxford: Oxford University Press.

Kuklys, W. & Robeyns, I. (2004), *Sen's Capability Approach to Welfare Economics* in Cambridge Working Papers in Economics Series (0415), Cambridge: University of Cambridge.

Lane, S. and Kinsey, J. (1980); 'Housing Tenure Status and Housing Satisfaction' in *Journal of Consumer Affairs,* 14 (2) pp. 341-365.

Layard, R. (2005*), Happiness: Lessons from a New Science,* Penguin: London.

Lelkes, O. (2005); 'Knowing what is good for you: Empirical analysis of personal preferences and the objective good' in *European centre for Social Welfare Policy and Research Working Paper Series,* Wien: Austria.

Lynam, S. and Dowdall, B. (2008), *Feasibility study regarding the establishment of a horse care project in Carlow,* St. Catherine's Community Services Centre: Carlow.

Maloutas, T. (2007); 'Segregation, social polarisation and immigration in Athens during the 1990s: theoretical expectations and contextual difference' in *International Journal of Urban and Regional Research,* 31 (4) pp. 733-758.

Malpass, P. (2005*), Housing and the Welfare State,* Palgrave Macmillan.

Marans, R.W. and Couper, M. (2000); 'Measuring the quality of community life: a programme of longitudinal and comparative research' in *Proceeding of the 2nd International Conference on Quality of Life in Cities,* Vol. 2, Singapore.

Marsh, A., Gordon, D., Heslop, P. & Pantazis, C. (2000); 'Housing Depravation and Health: A Longitudinal Analysis' in *Housing Studies,* Vol. 15. No. 3 pp. 411-428.

Massey, D. S. & Fischer, M. J. (2000); 'How segregation concentrates poverty' in *Ethnic and Racial Studies,* 23 pp. 670-691.

Mazumdar, S., Mazumdar, S., Docuyanan, F. & McLaughlin, C.M. (2000); 'Creating a Sense of Place: The Vietnamese-Americans and Little Saigon' in *Journal of Environmental Psychology,* 20 pp. 319-333.

Mitchell, G. (2000), 'Indicators as tools to guide progress on the sustainable development pathway' in: Lawrence, R.J. (Ed.) Sustaining *Human Settlement: A Challenge for the New Millennium*, Urban International Press, pp. 55-104.

Morris, E.W., Crull, S.R. and Winter, M. (1976); 'Housing Norms, Housing Satisfaction and the Propensity to Move' in *Journal of Marriage and the Family*, 38 (2) pp. 309-320.

Murie, A. & Musterd, S. (2004); 'Social Exclusion and Opportunity Structures in European Cities and Neighbourhoods' in *Urban Studies*, 41 (8) pp. 1441-1459.

Musterd, A and Ostendorf, W (1998), *Urban Segregation and the Welfare State: inequality and exclusion in western cities*, London: Routledge.

NCCRI (National Consultative Committee on Racism and Interculturalism (various years), *Report on Incidents related to Racism in Ireland*, NCCRI: Dublin.

Ng, S.H., Kam, P.K. & Pong, R. (2005); 'People living in ageing buildings: Their quality of life and sense of belonging' in *Journal of Environmental Psychology*, 25 pp. 347-360.

Ní Shuinéar, S. (1994), *Irish Travellers, Ethnicity and the Origins Question*, in M. McCann, S. Ó Síocháin and J. Ruane, eds., in Irish Travellers, Culture and Ethnicity, Belfast: Institute of Irish Studies, Queens University.

Ní Shuinéar, S. (1998), *Solving itinerancy – Thirty-five years of Irish Government Commissions*, online available at http://www.history.ul.ie/heatravinit/documents/pdf/solving-itinerancy-final.pdf.

Nordvik, V. (2001); 'A housing career perspective on risk' in *Journal of Housing Economics*, 10 pp. 456-471.

Norris, M. and Coates, D. (2010), 'Private sector provision of social housing: an assessment of recent Irish experiments', *Public Money and Management*, 30 (1), 19-26.

Norris, M. and Winston, N. (2004), 'Housing and Accommodation of Irish Travellers: From Assimilation and Multiculturalism and Back Again', *Social Policy and Administration,* 39, 802-821.

Noymer, A. and Ruppanner, L. (2009); 'Self-rated health, happiness and global well-being: Evidence from the World Values Survey' online available at http://paa2009.princeton.edu/papers/90213

Nussbaum, M.C. (2000), *Women and Human Development: The Capabilities Approach,* Cambridge: Cambridge University Press.

O'Connell, R. (2006); 'The Right to Participation of Minorities and Irish Travellers' in *Studies in Ethnicity and Nationalism,* 6 (3) pp. 2-29.

OECD (2006) *International Migration Outlook: Annual Report,* Paris: OECD.

Oireachtas Committee on Justice, Defence and Equality (2013*), Justice Committee to hear from Travellers groups on the issue of Traveller ethnicity,* online available at http://www.oireachtas.ie/parliament/mediazone/pressreleases/name-16316-en.html

Oswald, F., Wahl, H., Mollenkopf, H. and Schilling, O. (2003); 'Housing and Life Satisfaction of Older Adults in Two Rural Regions in Germany' in *Research on Aging,* 25 (2).

O'Toole, G (2009), Feasibility study for the establishment of a Traveller-led Voluntary Accommodation Association, Dublin: Irish Traveller Movement.

Parkes, A., Kearns, A. and Atkinson, R. (2002); 'What makes people dissatisfied with their neighbourhoods' in *Urban Studies,* 39 (13) pp. 2413-2438.

Pavee Point (1992), *Traveller Ways Traveller Words,* Dublin: Pavee Point.

Peach, C. (1996); 'Does Britain have ghettos?', *Transactions of the Institute of British Geographers,* 21 pp. 216-235.

Peck, C. and Stewart, K.K. (1985); 'Satisfaction with Housing and Quality of Life' in *Family and Consumer Sciences Research Journal,* 13 (4) pp. 363-372.

Porteous, J.D. (1976); 'Home: The territorial Core' in *The Geographical Review*, LXVI pp. 383-390.

Preamble of Council of Europe Recommendation of the Committee of Ministers to member states on the movement and encampment of Travellers in Europe, Rec (2004) 14, (1 December 2004).

Prezza, M. & Constantini, S. (1998); 'Sense of Community and Life Satisfaction: Investigation in Three territorial Contexts' in *Journal of Community and Applied Social Psychology*, 8 pp. 181-194.

Rakoff, R. (1977); 'Ideology in Everyday Life: The Meaning of the House' in *Politics and Society,* 7 pp. 85-104.

Ramírez, A. (2005); 'Poverty, Human Development and Indigenous Peoples in Mexico: 1989-2002', *Paper presented in the research seminar of the Department of Economics,* Universidad Iberoamericana: Mexico.

Rex, J. (1981); 'Urban segregation and inner city policy in Great Britain', C. Peach, V. Robinson and S. Smith (eds.), Segregation in Cities, pp. 25-42. London: Croom Helm.

RIVM (2000), De Hollander A.E.M. et al., 5e Nationale Milieu Verkennigen: RIVM.

Robeyns, I. (2003); 'The Capabilities Approach: An Interdisciplinary Introduction', *3rd International Conference on the Capabilities Approach,* Pavia: Italy.

Robeyns, I. (2005); 'Selecting capabilities for quality of life measurement', *Social Indicators Research,* 74, 191-215.

Rohe, W.M. and Stegman, M.A. (1994); 'The Effects of Homeownership on the Self-Esteem, Perceived Control and Life Satisfaction of Low-income People' in *Journal of the American Planning Association,* 60 (2) pp. 173-184.

Ronald, R. (2007); 'Comparing Homeownership Societies: Can We Construct an East-West Model' in *Housing Studies*, 22 (4) pp. 473-493.

Rosenberg, M. (1979); *Conceiving the Self,* Florida: Robert E. Krieger Publishing.

Rottman, D., Tussing, A. and Wiley, M. (1986), *Population Structure and Living Circumstances of Irish Travellers: Results from the 1981 Census of Traveller Families,* ESRI (Economic and Social Research Institute): Dublin.

Salt, J (1997), *Current Trends in International Migration in Europe,* Geneva: Council of Europe.

Saunders, P. (1990); *A Nation of Homeowners,* Boston: Unwin Hyman.

Selover, S. (2003); 'Immigration, Acculturation and Quality of Life: A study of the Chinatowns of San Jose, California' in *CASA Project Report,* pp. 1-18.

Sen, A.K. (1985*), Commodities and Capabilities,* North-Holland: Amsterdam.

Sen, A.K. (1985*)*; 'Rationality and Uncertainty' in *Theory and Decision*, 118 pp. 109-127.

Sen, A.K. (1992*), Inequality Reexamined,* Oxford: Clarendon Press.

Sen, A.K. (1993*),* 'Capability and Well-being', in *The Quality of Life,* pp. 30-53, (eds.): Nussbaum and Sen), Oxford: Clarendon Press.

Sen, A.K. (1997), 'Maximization and the act of choice', in *Econometrica,* 65 (4), 745-799.

Sen, A.K. (2008*),* 'The Economics of Happiness and Capability' in Bruni, Comim and Pugno (eds.) *Capability and Happiness,* New York: Oxford University Press.

Sen, A.K. and Anand, S. (2003*),* 'Concepts of Human Development and Poverty: A Multi-dimensional Perspective, in *Readings in Human Development,* (Eds): Fukuda-Parr and Shiva-Kumar, New Delhi: Oxford University Press.

Shafer, C.S., Koo Lee, B. and Turner, S. (2000); 'A tale of three greenway trails: user perceptions related to quality of life' in *Landscape Urban Planning*, 49 pp. 163-178.

Shaull, S.L. & Gramann, J.H. (1998); 'The effect of cultural assimilation on the importance of family-related and nature-related recreation among Hispanic Americans' in *Journal of Leisure Research*, pp. 1-17.

Sheehan, E. (2000*), Travellers: Citizens of Ireland,* Dublin: Parish of the Travelling People.

Sirgy, M. J. (2012*), The Psychology of Quality of Life: Hedonic Well-Being, Life Satisfaction and Eudaimonia,* New York: Social Indicators Research Series.

Sirgey, M.J. & Cornwell, T. (2002); 'How Neighbourhoods Affect Quality of Life' in *Social Indicators Research*, 59 pp. 79-114.

Sirgy, M. J., Gao, T., and Young, R.F. (2008); 'How Does Residents' Satisfaction with Community Services Influence Quality of Life (QOL) Outcomes?' *in Applied Research in Quality of Life, 3 (2) 81–105.*

Solomos, J. and Black, L. (1996), 'Racism and Society', London: Macmillan.

Stewart, F. (2001); 'Horizontal Inequalities: A Neglected Dimension of Development', *WIDER Annual Lecture 5.*

Stokes, D. (2004*), Traveller Education Strategy Submission,* Dublin: Youthreach/Department of Education and Science, online available at http://www.youthreach.ie/aatopmenu/Library/TravellersSubmission.htm

Taskforce on the Travelling Community (1995*), Report of the Task Force on the Travelling Community,* Dublin: Government of Ireland – Stationery Office.

Travelling People Review Body (1983), *Report of the Travelling People Review Body,* Dublin: Government of Ireland – Stationery Office.

Treadwell-Shine, K., Kane, F. and Coates, D., (2008), *Traveller-Specific Accommodation: Practice, Design and Management,* Dublin: Centre for Housing Research.

Triandafyllidou, A. (2011); 'Typologies of Migration in Europe', *European University Institute, Florence*: Italy.

Van Amersfoort, H. (1992); 'Ethnic Residential Patterns in a Welfare State: Lessons from Amsterdam, 1970-1990' in *Journal of Ethnic and Migration Studies*, 18 (3) pp. 439-456.

Van Kamp, I., Leidelmeijer, K., Marsman, G. & de Hollander, A. (2003); 'Urban environmental quality and human well-being: Towards a conceptual framework and demarcation of concepts; a literature study' in *Landscape and Urban Planning,* 65 pp. 5-18.

Van de Kamp, M. (2010); 'Livable neighbourhoods: About the labelling of a continuous process', International Conference on Urban History, EAUH, Gent, 1-4 September 2010; http://www.imes.socsci.uva.nl/socialemobiliteit/nieuws/documents/EAUHPaperVdKamp201009 (accessed: 14th April 2011).

Van Kempen, R. (2007); 'Divided cities in the 21st century: challenging the importance of globalisation' in *Journal of Housing and the Built Environment*, 22 (1) pp. 13-31.

Van Kempen, R. and Sule Ozuekren, A. (1998); 'Ethnic Segregation in Cities: New Forms and Explanations in a Dynamic World' in *Urban Studies*, 35 (10) pp. 1631-1656.

Van Kempen, R. and Van Weesep, J. (1998); 'Ethnic Residential Patterns in Dutch Cities: Backgrounds, Shifts and Consequences' in *Urban Studies*, 35 (10) pp. 1813-1833.

Varley, A. (2002); 'Private or Public: Debating the Meaning of Tenure Legalization' in *International Journal of Urban and Regional Research*, 26 (3) pp. 449-461.

Vemuri A.W. & Costanza, R. (2006); 'The role of human, social, built and natural capital in explaining life satisfaction at the country level: Toward a national Well-Being Index (NWI)' in *Ecological Economics*, 58 pp. 119-133.

Vera-Toscano, E. and Ateca-Amestoy, V. (2008); 'The relevance of social interactions on housing satisfaction' in *Social Indicators Research*, 86 pp. 257-274.

Volkert, J. (2006); 'European Union Poverty Assessment: A Capability Perspective' in *Journal of Human Development*, Vol. 7. No. 3 pp. 359-383.

Walshe, D. (2012), *Ethnic recognition for Travellers would help fight racism*, in The Journal, online available at http://www.thejournal.ie/readme/traveller-racism-ethnic-identity-damien-walshe-514698-Jul2012/

Ward, D. (1982); 'The ethnic ghetto in the United States: past and present' in *Transactions of the Institute of British Geographers*, 7 pp. 257-275.

Wessel, T. (2001); 'Social polarisation and socio-economic segregation in a welfare state: the case of Oslo' in *Urban Studies*, 37 (11) pp. 1974-1967.

Wicklow Travellers Group, (2012), *Accommodation*, online available at http://www.wicklowtravellersgroup.ie/accommodation

Zebardast, E. (2009); 'The Housing Domain of Quality of Life and Life Satisfaction in the Spontaneous Settlements on the Tehran Metropolitan Fringe' in *Social Indicators Research*, 90 (2) pp. 307-324.